11/15/2017 Live More Checking

☐ WebLine Login | Enroll (https://cm.netteller.com/login2008/enroll.aspx?fi=mscu&bn=3adc61994265ccee&burlid=d1fd9b575bbbed3f)

LOGIN Username

Live More Checking

Open an Account (https://cs.loanspq.com/Consumer/login/default.aspx?enc2=CjDDGQgp6ViDEpMSQAmj1KfNM-hffd_mvXe3GYUKBBHF1TuJkR4uSXP1hDndYLL0E81DnjBBto1mKto9lWWL37rgI_eF1k8o804V(

Get refunds on purchases of music, movies, and more.

Live More is free checking that gives you more of what you love — whether that's music, movies, apps, games, or anything else you can buy online!

Enjoy \$6 in virtual rewards on your purchases from iTunes[®], Amazon[®], or Google Play[™] every month¹ — and get \$10 in virtual rewards just for opening your account*.

Open (https://cs.loanspq.com/Consumer/login/default.aspx?enc2=CjDDGQgp6ViDEpMSQAmj1KfNM-hffd_mvXe3GYUKBBHF1TuJkR4uSXP1hDndYLL0E81DnjBBto1mKto9lWWL37rgI_eF1k8o804V0s28D-VRXyDzs2knlSuu0xtjmmE6JzwSHN2N7

Benefits:

- · FREE checking that pays you to shop online
- Earn \$6 in virtual rewards for iTunes[®], Amazon[®], or Google Play[™] purchases every month¹
- Get \$10 in virtual rewards for iTunes[®], Amazon[®], or Google Play[™] purchases when you open your account*
- · No minimum balance to earn rewards
- No monthly service fee
- FREE Online Banking (https://www.mscu.net/www/sub.aspx?a=38&z=17) with Bill Pay (https://www.mscu.net/www/sub.aspx?a=39&z=16)
- FREE eStatements (https://www.mscu.net/www/sub3.aspx?a=40&z=17)
- FREE Mobile Banking (https://www.mscu.net/www/sub22.aspx?a=98&z=17)
- FREE VISA® Bonus Check Card with FREE UChoose (https://www.mscu.net/www/templates/sub.aspx?articleid=80&zoneid=17)™ Rewards
- FREE Telephone Banking (https://www.mscu.net/www/sub.aspx?a=37&z=17)
- FREE unlimited check writing
- FREE online check copies
- ATM Fee Rebates up to \$10 each month¹
- Overdraft Protection Programs (Certain restrictions may apply.)
- Access to over 60,000 Surcharge-FREE ATMs Nationwide² (optional)

\$5 minimum deposit to open.

Must be enrolled in and agree to receive eStatements.

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Earning your rewards is almost effortless.

To earn your rewards, just do the following transactions and activities in your Live More account during each Monthly Qualification Cycle:

- Have at least 1 direct deposit, bill payment, or ACH payment transaction post and settle
- Make at least 12 signature based (non-PIN) check card or online purchases, each greater than \$5, post and settle

And there's no penalty if you don't meet these qualifications.

Your account is still free. And you can get right back to earning your full rewards the very next cycle that you qualify.

Open an Account (https://cs.loanspg.com/Consumer/login/default.aspx?enc2=CiDDGOgp6ViDEpMSOAmi1KfNM-hffd mvXe3GYUKBBHF1TuJkR4uSXP1hDndYLL0E81DniBBto1mKto9lWWL37rgI eF1k8o804V(

Enroll in UChoose Rewards (https://www.mscu.net/www/templates/sub.aspx?articleid=80&zoneid=17)

Qualification Calendar (https://www.mscu.net/www/pdf/Calendar2017.pdf)

- 1) Make twelve (12) non-PIN check card purchases of \$5 or more that post and settle in the Qualification Cycle. Signature and online purchases are included.
- 2) Have one (1) Direct Deposit, one (1) ACH transaction, or one (1) online bill payment in the Qualification Cycle.

Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the rewards. Transfers between accounts do not count as qualifying transactions.

Each "qualification cycle" start and end dates will vary from month to month, depending on weekends and Federal Holidays. To verify qualification cycle dates, please see our qualification calendar (https://www.mscu.net/www/pdf/Calendar2017.pdf).

When Live More account qualifications are met, your reward is:

- A) ATM fee rebates up to \$10 per month.
- B) \$6 in the form of a virtual reward for any iTunes[®], Amazon.com[®], Google Play[™] purchases. Your virtual reward is valid for 30 days. If not used during the first thirty (30) days your virtual reward will be forfeited.

To redeem your virtual reward, simply use your VISA[®] Bonus Check Card to make your online purchases with iTunes[®], Amazon.com[®], or Google Play[™] before your reward expires. The charge for these purchases will post to your account, and there must be funds available in the account to cover your purchase. At the end of the cycle, you will receive a refund/credit to your account, up to the amount of your purchase, but not more than the amount of your virtual reward balance.

When Live More qualifications are not met, there is no reward.

*When you open and fund your Live More account, you will receive an initial virtual reward of \$10 for iTunes®, Amazon.com®, or Google Play™ to be used during the first sixty (60) days. If not used during the first sixty (60) days your virtual reward will be forfeited.

²Our Surcharge-FREE ATM network program is an optional service, members may choose to discontinue the program at any time. Fee for access to surcharge free networks: \$0.75/month applies to accounts with VISA[®] Bonus Check Card. \$0.95/month for ATM Cards.

iTunes® is a registered trademark of Apple Inc.

Amazon.com® is a registered trademark of Amazon.com.

Google Play™ is a registered trademark of Google, Inc.

Apple Inc., Amazon.com and Google Inc. are not participants in or sponsors of this program.

¹To qualify for rewards, you must meet two (2) requirements: