



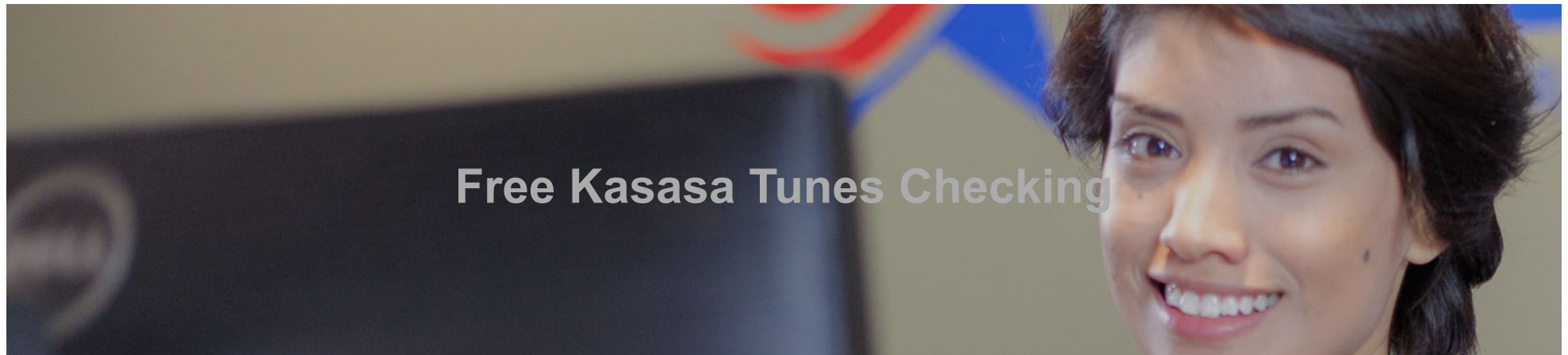
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FREE KASASA TUNES CHECKING

ENJOY REFUNDS ON PURCHASES OF MUSIC, MOVIES, APPS, GAMES, AND MORE.

If you love to shop online, this is the account for you — free Kasasa Tunes® checking refunds any of your purchases from iTunes®, Amazon®, or Google Play™ up to \$8 every month.*

To top it all off, you'll enjoy refunds on ATM withdrawal fees, nationwide* — so you can get to your money when and where you need it, whether you're on a road trip or right here in Oklahoma City or Norman. Open your account at any of our branch [locations](#) today!

Benefits

- Free checking that pays you to shop online
- Earn \$8 in refunds for iTunes®, Amazon®, or Google Play™ purchases every month*
- Refunds on ATM withdrawal fees, nationwide (up to \$25 monthly)*
- No monthly service fee
- No minimum balance to earn rewards
- Free [online banking](#)
- Free [eStatements](#)
- Free [mobile banking](#)
- Free debit card
- \$10 minimum deposit to open

Here's how easy it is to earn your rewards:

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

- Have at least 12 debit card purchases post and settle
- Be enrolled in and agree to receive eStatements
- Be enrolled in and log into online banking

And if you don't meet these qualifications, don't worry — your account is still free. And you can get right back to earning your rewards the very next cycle that you qualify.



*Qualification Information: 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 account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by USE Federal Credit Union as ATM transactions, PIN or signature based transactions, non-retail payment transactions, and purchases made with debit cards not issued by USE Federal Credit Union. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards. "Monthly Qualification Cycle" means a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. Reward Information: When Kasasa Tunes qualifications are met during a Monthly Qualification Cycle: you will earn up to an aggregate total of \$8.00 (which includes any applicable taxes) in refunds for any iTunes, Amazon.com or Google Play purchases. In order to be refunded, iTunes, Amazon.com, Google Play purchases must be made with your Kasasa Tunes debit card and must post and settle to your account no more than 32 days after the Monthly qualification Cycle in which you qualified ends. In addition, you will receive reimbursements up to an aggregate total of \$25.00 (max. \$4.99 per single transaction) for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. An ATM receipt must be presented for reimbursements of individual ATM withdrawal fees of \$4.99 or higher. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within thirty (30) calendar days of the withdrawal transaction. Reward Administration: iTunes, Amazon.com and Google Play purchases are refunded via a "grant" and "credit" process. On the last day of each Statement Cycle in which you

qualify, we establish a refund “grant” of up to and including \$8.00 for your account. Each “grant” is valid for up to and including 32 calendar days. All iTunes, Amazon.com and Google Play refunds are “credited” against your account’s oldest active “grant.” If the account is closed, you will forfeit any refunds grants that have not been credited to your account. Rates and rewards are variable and at our discretion may change after account is opened without notice to you. Fees may reduce earnings. No minimum balance is required to earn or to receive the account’s rewards. When Kasasa Tunes qualifications are not met, iTunes, Amazon.com, Google Play purchases and ATM fees are not refunded. iTunes, Amazon.com, Google Play refunds and ATM fee reimbursements will be credited to your account on the first business day of the next statement cycle in which these purchases post and settle to your account and the ATM fees were incurred. Rewards are variable and may change after account is opened. Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. A \$10.00 minimum deposit is required to open the account. Enrollment in electronic services (e.g. online banking, electronic statements, and log-ons) may be required to meet some of the account’s qualifications. Limit 1 (one) account per social security number / individual taxpayer identification number. There are no recurring monthly service charges or fees to open or close this account. Contact one of our credit union service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Federally insured by NCUA. iTunes is a registered trademark of Apple, Inc. Amazon.com is a registered trademark of Amazon.com Inc. Google Play is a registered trademark of Google, Inc. Apple Inc., Amazon.com Inc. and Google, Inc.is/ are not participants in or sponsors of this program. Kasasa and Kasasa Tunes are trademarks of Kasasa, Ltd., registered in the U.S.A.