

## M University Student Checking

### Open Account

	Open Account
Minimum Opening Deposit	\$100
Minimum Required Balance	\$0
Monthly Service Fee	None
Interest Bearing	✘
Minimum Daily Balance to Earn Interest	N/A
Everyday Points Checking & Debit Rewards	✔
Free Standard Personalized Checks	✔
Local Merchant Discounts	✔
Account Benefits	Includes \$5 Reward for Savers, free financial check-up and more!

## Bonus Package<sup>3</sup> | Add to Any Eligible Account!

Sign up for a FREE Everyday Points Debit Card to get started. To earn even more points and receive a \$50 gift card, simply enroll in and use the following FREE services:

- ✔ Direct Deposit
- ✔ E-Statements
- ✔ Online Banking
- ✔ Online Bill Pay
- ✔ Everyday Points Registration

**Earn 5500 points** for opening your account with Everyday Rewards & card activation

**Earn 500 points** for registering with Scorecard Rewards

**Earn 1 point** for every \$2.00 you spend when you run your debit card as credit

**Earn 1 point** for every \$1.00 you spend when you use your credit card

**Every 6,000 points** earned can be redeemed for a \$50 gift card

<sup>1</sup> Your cellular provider's data and text messaging rates may apply. Additional fees apply for Mobile Deposit. <sup>2</sup> Fees may be assessed by ATM machines not owned by United Community Bancorp, Inc. <sup>3</sup> Bonus Points offer is valid for NEW accounts only. Upon activation of required products and services, you will receive bonus points redeemable for a \$50 gift card. The rewards points will be reported to the IRS as interest income. An active debit card is required to earn points. E-statement use is required to redeem points. Points are earned on qualifying signature-based transactions and are dependent upon merchant discretion. Timeframe for points to be credited to point bank may vary. For more information about the Everyday Points rewards program, please visit your nearest Mercantile Bank location. <sup>4</sup> The M Class Checking monthly service fee of \$7.00 per statement cycle can be avoided provided you maintain \$5,000.00 in your M Class Checking or \$10,000.00 in any combination of checking, savings, money market, certificates of deposit, or loan account(s) at Mercantile Bank. <sup>5</sup> Preferred rates on certificates of deposit excludes advertised specials; preferred loan discount offer requires enrollment in automatic payment service.

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