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SILVERCLOUD RESULTS

BreakFree Checking account details

With a BreakFree Checking account, ATM surcharge fees will be refunded monthly and you'll earn a competitive annual percentage yield when qualifications are met.

Qualifications

- Sign in to Online Banking at least once per month. Be sure to [register](https://www.harborstone.com/tob/live/usp-core/app/register) (https://www.harborstone.com/tob/live/usp-core/app/register) for Online Banking as a primary BreakFree Checking account holder.
- Set up at least one direct deposit or automatic ACH withdrawal per month.
- Make a minimum of 12 debit card/point-of-sale transactions of \$3 or more each month. These must post to and clear by the last business day of each month.

To make tracking your rewards easier, we have created a BreakFree Rewards Tracker tool that allows you to see exactly where you are each month.

To access this feature:

- Log in to the Harborstone Mobile app (this feature is also available in your Online Banking).
- Tap "More" at the bottom of your screen.
- Select "BreakFree Rewards."

A green checkmark means that you have met that qualification. No checkmark means you still need to complete that task. You can also see last month's reward amount.

Cap and Rate

- Earn a competitive annual percentage yield on balances up to \$4,000.
- All balances earn the base annual percentage yield.
- Dividend rates are subject to change at any time.
- Fees may reduce earnings.
- BreakFree Checking dividends display on the monthly statement as two entries: "dividend credit" and "reward credit."

Dividend and ATM Reimbursements/Refunds

When qualifications **are met**:



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- ATM surcharge fees will be refunded up to \$10 for all non-Harborstone, non-CO-OP ATMs, with the exception of international ATMs, foreign ATM withdrawals, balance inquiries, and ATM deposit fees.
- Dividends and eligible ATM refunds are paid on the last business day of each month.

When qualifications **are not met**:

- Members will not receive the higher rewards rate, but they will still receive the base rate on their entire balance.
- Members will not receive non-Harborstone, non-CO-OP ATM surcharge-fee refunds.

Requirements and Limitations

- \$25 minimum deposit to open.
- Only one BreakFree Checking account allowed per Social Security number.

Harborstone Credit Union is not responsible for surcharge fees assessed by ATM owners.

You can also read the [full account disclosures](https://www.harborstone.com/home/fiFiles/static/documents/PersonalAccountTISA.pdf)

(<https://www.harborstone.com/home/fiFiles/static/documents/PersonalAccountTISA.pdf>) or check out some of the frequently asked questions regarding this account:

- [How many debit card/POS transactions are required, and what is the minimum amount, to meet the monthly BreakFree Checking qualification? \(http://www.harborstone.com/home/contact/answers?item=questions-89038\)](http://www.harborstone.com/home/contact/answers?item=questions-89038)
- [How do I meet the BreakFree Checking direct deposit or ACH withdrawal qualification? \(http://www.harborstone.com/home/contact/answers?item=questions-89039\)](http://www.harborstone.com/home/contact/answers?item=questions-89039)
- [How do I meet the BreakFree Checking Online Banking requirement? \(http://www.harborstone.com/home/contact/answers?item=questions-89041\)](http://www.harborstone.com/home/contact/answers?item=questions-89041)
- [Why does the BreakFree Checking annual percentage yield earned on my statement not match the actual dividend? \(http://www.harborstone.com/home/contact/answers?item=questions-123397\)](http://www.harborstone.com/home/contact/answers?item=questions-123397)
- [How will I receive my BreakFree Checking dividends? \(http://www.harborstone.com/home/contact/answers?item=questions-89042\)](http://www.harborstone.com/home/contact/answers?item=questions-89042)
- [Why does Harborstone require members to make BreakFree Checking qualifying transactions? \(http://www.harborstone.com/home/contact/answers?item=questions-89036\)](http://www.harborstone.com/home/contact/answers?item=questions-89036)
- [What happens if I do not meet the BreakFree Checking monthly qualification requirements? \(http://www.harborstone.com/home/contact/answers?item=questions-89044\)](http://www.harborstone.com/home/contact/answers?item=questions-89044)

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(<http://www.silvercloudinc.com>)



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LOANS

Vehicle Loans
(/home/personal/loans-credit-cards/vehicle-loans)

Credit Cards
(/home/personal/loans-credit-cards/credit-cards)

Home Equity
(/home/personal/loans-credit-cards/heloc)

Home Loans
(/home/personal/loans-credit-cards/home-loans)

Avoid Foreclosure
(https://www.harborstone.com/home/fiFiles/static/documents/WashingtonForeclosureNotice_09-2017.pdf)

ACCOUNTS

Checking
(/home/personal/checking-money-market)

Savings
(/home/personal/savings)

IRAs
(/home/personal/iras-certificates)

Money Market
(/home/personal/checking-money-market)

CONVENIENCE

Online Banking
(/home/personal/account-access/online-banking)

Mobile Banking
(/home/personal/account-access/mobile-banking)

Telephone Banking
(/home/personal/account-access/telephone-banking)

Locations & ATMs
(/home/convenience/locations-atms)

ABOUT

Employment
(<https://harborstonecareers.silkroad.com>)

Privacy Policy
(/home/why-harborstone/security#privacy)

Site Map
(/home/site/map)

Disclosures & Agreements
(/home/about/disclosures-agreements)



(<http://www.ncua.gov>)

(<http://www.hud.gov>)

