



Cash Back Rewards



High-Yield Rewards

<b>Monthly Fee</b>	\$5 Fee waived by having 15 debit card transactions during statement period and account is enrolled in E-Statements	\$2 Fee waived and Rewards earned by having: • 15 debit card transactions during statement period • Log into online or mobile banking at least once per month • \$500 minimum Direct Deposit and account is enrolled in e-Statements	\$2 Fee waived and Rewards earned by having: • 15 debit card transactions during statement period • Log into online or mobile banking at least once per month • \$500 minimum Direct Deposit and account is enrolled in e-Statements
<b>Minimum Balance</b>	No	No	No
<b>Earns Dividends</b>	Yes	No	Yes
<b>Checks</b>	Available	Available	Available
<b>E-Statements*</b>	FREE - Required	FREE - Required	FREE - Required
<b>Paper Statements</b>	If Requested ( <i>fees apply</i> )	If Requested ( <i>fees apply</i> )	If Requested ( <i>fees apply</i> )
<b>Overdraft Protection</b>	Available	Available	Available
<b>ATM Fees</b>	FREE at CFCU ATMs and SURF Network	FREE at CFCU ATMs and SURF Network. Up to \$25 of ATM fees refunded monthly for Out-of-Network ATMs.	FREE at CFCU ATMs and SURF Network. Up to \$25 of ATM fees refunded monthly for Out-of-Network ATMs.
<b>Technology*</b>	All the Tech and Access you need	All the Tech and Access you need	All the Tech and Access you need
<b>Bonus/Rewards Features</b>	Up to \$250 credit towards mortgage closing costs**	Up to \$250 credit towards mortgage closing costs** <b>REWARDS:</b> 1% Cash Back on up to \$1,500 worth of debit card purchases per month ( <i>up to \$15 per month, that's up to \$180 per year in Cash Back Rewards!</i> )	Up to \$250 credit towards mortgage closing costs** <b>REWARDS:</b> Prevailing APY* on average daily balances \$2,500 to \$10,000 Lower Prevailing APY* on average daily balances \$10,001 to \$15,000 .05% APY* on balance over \$15,000
<b>Options</b>	<b>OPTIONAL Round-It-Up***</b> The amount of any debit card purchase you make is rounded up to the nearest whole dollar. The difference between the purchase amount and the whole dollar amount will be transferred from your share draft account to your share account.	<b>OPTIONAL Round-It-Up***</b> The amount of any debit card purchase you make is rounded up to the nearest whole dollar. The difference between the purchase amount and the whole dollar amount will be transferred from your share draft account to your share account.	<b>OPTIONAL Round-It-Up***</b> The amount of any debit card purchase you make is rounded up to the nearest whole dollar. The difference between the purchase amount and the whole dollar amount will be transferred from your share draft account to your share account.

**All Account Benefits:**

- Free VISA Debit Card available
- Free Mobile Check Deposit\*
- Free Mobile Banking (County MoGO)\*
- Free Bill Pay\*
- Free Teller Phone Banking iTalk
- Free Online Banking\*
- Free E-Statements
- Free Direct Deposit
- Unlimited check writing
- SURF (Surcharge Free) Alliance (over 250 Surcharge Free ATM Locations in Maine)
- Dividends are compounded daily and paid monthly

**Membership Benefits:**

- Up to \$4,000 of Accidental Death & Dismemberment Insurance available to you at NO COST by submitting an application
- Free Shared Branching (bank at 175 Maine locations & 5,500 nationwide)

\*Mobile/Online Banking message and data rates may apply. Bill Pay 60 day non-use fees may apply. Rates may change after the account is opened. Fees could reduce earnings on the account.

\*\*Up to \$250 for closing costs will be provided for on settlement statement of mortgage closing.

\*\*\*If the full rounded up amount to be transferred is not available in the draft account at the time of the transaction/purchase, only the available amount will be transferred. If the share has a \$0.00 balance or less, a transfer will not occur. Each day during end of day processing, the aggregate rounded up amount will be transferred into your share account. After you have chosen the Round-It-Up Feature, you can request that CFCU turn it off 30 days or more after account opening. The Round-It-Up feature will not be turned on again for at least six months after being turned off. Consult The County Federal Credit Union's Membership Agreement and the Rate and Fees Schedule for additional disclosures and information.

