



## Important information about your Green Rewards Checking Account January 1, 2012

Effective January 1, 2012, the Annual Percentage Yield (APY) will be 1.52%. Rate tiers are as follows: 1.52% APY applies to balances of **\$0.01 - \$25,000.00** and 0.10% APY applies to balances above \$25,000.00, if qualifications are met each monthly **qualification cycle**. If monthly qualifications are not met 0.02%

APY applies to all balances.

### Rewards Rate Qualifications for each monthly qualification cycle

1. **Have at least twelve (12) Debit Card purchases post and clear each qualification cycle**
2. **Accept online statement delivery (eStatement), valid email address is required**
3. **AND HAVE ONE (1) OF THE FOLLOWING POST AND CLEAR YOUR ACCOUNT EACH CYCLE:**  
  
  - One (1) Direct Deposit or**
  - One (1) Automatic Payment or**
  - One (1) Bill Pay through Online Banking**

**Green Rewards Checking Qualification Cycles – The Green Rewards Checking “Qualification Cycles” means a period beginning one business day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle. The Green Rewards Checking statement cycle closes on the last business day of each calendar month. See below for our qualification cycle calendar.**

<b>2012</b>	<b>Cycle Begins</b>	<b>Cycle Ends</b>
January Qualification Cycle	12/30/2011	1/30/2012
February Qualification Cycle	1/31/2012	2/28/2012
March Qualification Cycle	2/29/2012	3/29/2012
April Qualification Cycle	3/30/2012	4/27/2012
May Qualification Cycle	4/30/2012	5/30/2012
June Qualification Cycle	5/31/2012	6/28/2012
July Qualification Cycle	6/29/2012	7/30/2012
August Qualification Cycle	7/31/2012	8/30/2012

September Qualification Cycle	8/31/2012	9/27/2012
October Qualification Cycle	9/28/2012	10/30/2012
November Qualification Cycle	10/31/2012	11/29/2012
December Qualification Cycle	11/30/2012	12/28/2012

**Disclosures -**

Minimum to open account is \$25.00. Annual Percentage Yield (APY) accurate as of 1/1/2012. Rate tiers are as follows: 1.52% APY applies to balances of \$0.01 - \$25,000.00 and 0.10% APY applies to balances above \$25,000.00 if qualifications are met each monthly qualification cycle; 0.02% APY applies to all balances if monthly qualifications are not met. Rates may change after the account is opened. Fees may reduce earnings. Qualifying transactions must post and clear the account during the monthly qualification cycle. Qualification cycle means a period beginning one business day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle. Transactions may take one or more business days from the transaction date to post and clear to an account from the date the transaction is made. Intra-bank transfers do not count as qualifying ACH transactions. \*ATM Fee reimbursements up to \$25.00 provided only if qualifications are met within the monthly qualification cycle. No minimum balance required. No monthly service charge. A \$3.00 fee will be assessed for a paper statement. Available only to personal account holders. Limit of two (2) Green Rewards Checking accounts per social security number.