

## **TRUTH IN SAVINGS DISCLOSURE**

### **Coulee Cash Back Checking**

**PURPOSE AND EXPECTED USE OF ACCOUNT.** This account is intended to be the accountholder's primary checking account in which payroll transactions and day-to-day spending activities are posted and settled. We expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a monthly qualification cycle are not considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the accounts rewards and thus, will be deemed inappropriate transactions and may not count towards earning the account rewards.

Coulee Bank reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making the debit card transactions in a calculated and limited fashion on order to meet their monthly qualifications and/or does not have consistent active use may have their accounts converted to a Free Checking account or closed altogether. We also reserve the right to convert the account to a different checking account if the account does not have consistent active use over three (3) consecutive qualification cycles.

**ELIGIBILITY REQUIREMENTS FOR COULEE CASH.** To qualify for Coulee Cash Back rewards, you must: 1) have at least 10 debit card point-of-sale transactions per "monthly qualification cycle" post and settle to your account; 2) be enrolled and receive your monthly statement electronically; 3) have at least once direct deposit or one auto debit monthly (transaction must be over \$1.00) post and settle to your account; and 4) be enrolled and log into Online Banking at least once a month.

For Coulee Cash Back a "monthly qualification cycle" starts on the first business day of a month and ends on the last business day of the month. Business days are Monday through Friday, excluding federal holidays. All requirements must post and settle to your account during the monthly qualification cycle to be considered a qualifying account and receive the preferred rate for that month. Transactions may not be in a pending state to qualify. Transactions may take one or more business days from the transaction date to post to an account from the date the transaction is made. Intra-bank and bank-to-bank transfers do not count as qualifying ACH transactions.

If you have met your qualifications for the specified qualification cycle, you will receive 3% cash back on purchases up to a combined \$300 for a maximum of \$9 cash back. We will also reimburse you for domestic ATM fees up to \$20 per qualification cycle. ATM fee reimbursements will be credited to your account on the last day of your statement cycle. ATM processed transactions do not count as qualifying debit card transactions for purposes of earning rewards within this account.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$50 to open this account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant fee of \$5.00 per month will be charged after 2 years of inactivity.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** One account per Social Security Number. Rates/rewards may change after the account is opened.

We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal. A \$25 fee will apply for any account that is closed within 6 months after opening.

Should you overdraw your account, we may assess an overdraft item charge. Our current overdraft item charge is \$32. We will also assess a \$3 continuous overdraft charge. A continuous overdraft charge is a daily charge for an outstanding overdraft status. Typically, we will charge this continuous overdraft charge after the 3<sup>rd</sup> business day and for each business day that your account is overdrawn and continues to have a negative (overdraft) balance. Business days are Monday through Friday, excluding federal holidays. Fees for overdrawing your account may be imposed on each check, ATM transaction and one-time debit card transaction (if customer has opted in to be charged for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance

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