

# PowerPlus™ Checking

## Qualifying Transaction Types

<b>Debit Card and Credit Card Purchases</b>	Purchases made using your Credit Union Debit or Credit Card.
<b>Online Bill Payment</b>	Payments made through Online Bill Pay from your PowerPlus™ Checking account.
<b>Electronic (ACH) Payment</b>	An electronic payment withdrawn from your PowerPlus™ Checking account (gym membership, electric company, etc.).
<b>Credit Union Loan Payments</b>	Payments made on Credit Union loans, credit cards, and mortgages from your PowerPlus™ Checking account.

1. To earn monthly dividends and unlimited reimbursements of other banks' ATM surcharge fees, your account must meet these two monthly requirements: Monthly direct deposits totaling at least \$500 into your PowerPlus Checking account and completion of at least fifteen (15) transactions that include any combination of the following: BCU Debit Card PIN, Debit Card signature, credit card purchases, Online Bill Pay or ACH payments, which apply toward the monthly requirements in the month they post to your account. Credit card transactions that post on the last day of the month will be applied toward the following month's transaction total. Accounts not meeting all monthly requirements will not earn dividends and will not receive reimbursements of other banks' ATM surcharge fees. The dividend rate and annual percentage yield (APY) may change at any time. Balances up to \$15,000 will earn the stated higher rate and the portion of the balance over \$15,000 will earn the stated lower rate. See rate sheet or website for current rates. There is no minimum balance required to earn dividends. Dividends are paid monthly and calculated based on the average daily balance method. PowerPlus Checking is available as a personal account only and is limited to one account per member. If you do not have sufficient funds in your checking account to clear a presented item, funds may automatically transfer from another share and may count towards withdrawal limitations for that other share. (Regulation D dictates that electronic transfers from Savings are limited to six per month. Overdraft transfers are automated electronic transfers, which are subject to Regulation D rules. Each transfer in excess of six per month is subject to a \$3 excessive withdrawal fee). See Service Charges and Fees Schedule in Deposit Account Agreement for further details.