

CHAMPION CHECKING TIS DISCLOSURE

Member:

Financial Institution: SOUTHWEST HERITAGE CREDIT UNION
2809 JBS PARKWAY
PO BOX 4898
ODESSA, TX 79760

Account Overview:

Champion Checking is a free tiered rewards checking account with no minimum balance that credits account holders with monthly dividends and ATM fee rebates when minimum qualifications are met during the Monthly Qualification Cycle.

Qualifications - To earn your rewards complete the following transactions and activities in your Southwest Heritage Credit Union Champion Checking account:

-A minimum of 10 debit card transactions per monthly qualification cycle with each transaction exceeding \$5.00.

-A minimum of 1 bill pay transaction settle and post per monthly qualification cycle.

-A minimum of one direct deposit or other ACH credit transaction with a minimum amount of \$500.00 must be posted to your account per monthly qualification cycle.

-Log into Online Banking a minimum of once per monthly qualification cycle.

-Continuously enrolled in electronic statements.

Please note that transactions MUST post and settle to your account before the close of business on the last day of the monthly qualification cycle. They may not be in a pending state to qualify as one of the qualifications. Transactions may take one or more business days from the date the transaction was made to post and settle to an account.

Minimum balance requirements:

No minimum balance requirements apply to this account.

Transaction limitations:

No transaction limitations apply to this account.

Monthly qualification cycle - Monthly qualification cycle is based upon the calendar month. All transactions must be completed before the end of business on the last day of the monthly qualification cycle.

ATM Fee Rebates

You will receive up to \$40.00 in rebates of out of network ATM fees if qualifications are met.

Dividends - If you meet all the qualifications, you will be paid 3.50% (3.56% APY) on the average balance of \$0.00-\$30,000 and 1.00% (1.01% APY) on the average balance over \$30,000 during the period.

If the qualifications are not met, interest will still be paid at 0.15% (0.15% APY) per monthly qualification cycle. Interest is accrued during the month on the average daily balance. Interest is paid on the first day of the following month.

Additional Terms:

You will automatically qualify for the rewards for the first statement cycle after account opening.
