

Thank you for choosing the Point Breeze Credit Union Free Checking PLUS+ account. This disclosure is specific to your Free Checking PLUS+ account and is provided to you along with our Account Agreement & Disclosures Booklet and our most recent Rate and Fee Schedule, so you have everything you need to know about your new account.

Free Checking PLUS+ is a free checking account that offers certain benefits when you meet a few easy monthly qualifications--benefits that put more money in your pocket.

Free Checking PLUS+ Benefits

- **Premium Interest Rate:** Earn higher yield interest on your account balances when you meet all the monthly qualifications. Refer to the **Rate Information** section below for details.
- **Foreign ATM Fee Refunds:** We will refund up to \$20 each month in foreign ATM fees if all the monthly qualifications are met. Refunds will be deposited into your account before the end of month following the month in which the ATM fee was posted.

Rate Information – The Annual Percentage Rate (APR) and Annual Percentage Yield (APY) are variable rates and may change every month.

There are three (3) tiers of interest rates. Each month you meet all the qualifications, you will earn interest based upon your account balance. You will earn the highest-tier interest rate (APR and corresponding APY) on balances up to \$10,000.00 and you will earn the middle-tier interest rate (APR and corresponding APY) on balances of \$10,000.01 and higher.

Each month you *don't* meet all the qualifications, you will earn the lowest-tier interest rate (APR and corresponding APY) on the entire balance. Please refer to our Rate and Fee Schedule for additional information regarding your Free Checking PLUS+ account.

Compounding and Crediting – Interest will be compounded and credited to your account monthly. Interest less than \$0.01 will not be credited to your account. Interest begins to accrue on the date of any deposit. If you close your account before accrued interest for any month is credited, you will receive the lowest-tier interest rate on your entire balance and will not be eligible for Foreign ATM Fee Refunds for that month.

Daily Balance Computation Method – Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Minimum Balance and Other Requirements – There is no minimum balance required to open this account. The minimum balance required to earn the interest rate(s) and APY(s) is described in the **Rate Information** section above.

Qualifications

You must meet each of the qualifications listed below to earn the Free Checking PLUS+ Benefits:

- **At least 12 debit card purchase transactions posted to your account each month** (using your Point Breeze Visa® Check Card—returns and refunds and ATM transactions do not qualify); and
- **Direct Deposit(s) of at least \$400 each month** (requires electronic credit to your account such as salary, pension or Social Security—transfers between accounts, payment services, or ATM deposits do not qualify); and
- **Receive eStatements** (set up in online banking; online banking registration required, select the eStatements tab).

The Free Checking PLUS+ account is limited to one account per membership. You may request a current Rate and Fee Schedule by visiting any Point Breeze Credit Union office or call us at **410.584.7228 or 888.233.7228**.

Federally Insured by NCUA

Hunt Valley
11104 McCormick Road
Hunt Valley, MD 21031

Rosedale
2 Philadelphia Court
Baltimore, MD 21237

Bel Air
410 S Atwood Road
Bel Air, MD 21014

Westminster
405 Englar Road
Westminster, MD 21157

Owings Mills
10110 Reisterstown Road
Owings Mills, MD 21117