



Checking Account Disclosures

§Emery Student Reward Members earn a dividend of 2.50% for balances up to \$2,500.

§Emery Reward Secure Members can earn a dividend of up to 1.75% when they meet the following qualifications:

- Have debit card purchases totaling \$350 monthly
- Are enrolled in monthly eStatements
- Use the online or mobile Banking feature (1/month)
- Make 1 direct deposit of \$500 or more (1/month)

^Service fee waived when monthly debit card purchases reach \$700 per month, providing all other qualifications are met.

+Activation required.

#Your most recent month's cell phone billing must be paid from your Emery account to be eligible for this benefit. Special Insurance Program Notes: The descriptions herein is a summary only. It does not include all terms, conditions and exclusions of the policy described. Please refer to the actual policy for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance. Refer to Guide to Benefit for complete details of coverage.

~\$0.50 per transaction over 10; maximum of \$5 per month

*Available for members 18 and older. Must qualify.

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Federally insured by NCUA
NMLS 401087