



Rewards Checking Agreement

Member Name: _____ Account #: _____

Joint Member Name: _____ Date Opened: _____

Raritan Bay Federal Credit Union’s Rewards Checking account is a FREE checking account which pays a high rate of interest. To enjoy Rewards Checking, simply meet the requirements listed below:

- 1. **Rewards Earned:** Mbr Initial: _____ Jt Mbr Initial: _____
 - a) No minimum balance (Note: \$25.00 minimum to open)
 - b) No monthly service fee
 - c) Unlimited check writing
 - d) Convenient electronic delivery of Statements and Notices
 - e) FREE Nationwide ATMs (Fee Refunds will post to qualified accounts on the last business day of the month.)
 - f) No fees from Raritan Bay FCU’s ATMs
 - g) Rewards Checking Rates

- 2. **Requirements: (Must be met each Qualification Cycle)** Mbr Initial: _____ Jt Mbr Initial: _____
 - a) Have at least ten (10) signature-based RBFCU debit card transactions post and clear
 - b) Have at least one (1) Automatic Payment or Direct Deposit post and clear
 - c) Receive Electronic Statements and Notices. **eMail Address:** _____
 - d) Establish and maintain Online Banking.

- 3. **Rewards Checking with SAVER Savings:** Mbr Initial: _____ Jt Mbr Initial: _____
 - a) If qualified, Nationwide ATM Fee Refunds will post to SAVER Savings on the last business day of the month.
 - b) Rewards Checking with SAVER’s dividend will transfer to SAVER Savings account on the business day following the end of the statement cycle.
 - c) \$25.00 minimum to open SAVER Savings
 - d) SAVER Savings Rates

- 4. **Account Information:** Mbr Initial: _____ Jt Mbr Initial: _____
 - a) Truth In Savings Disclosure
 - b) Fee Schedule
 - c) Electronic Funds Transfer Disclosure
 - d) Rates and terms may change after the account is opened.

By signing below, you understand and agree to the terms and conditions of the Rewards Checking Account.

Member Signature

Joint Member Signature

RBFCU Use Only

Employee Signature

Member’s Phone # Circle: Home Cell Work

Date of One Week Follow Up:

Date of Second Week Follow Up: