



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 higher 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) No fees from Raritan Bay FCU’s ATMs or ATMs in the Allpoint Network
- f) 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. **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

Note: ATM withdrawals and PIN based purchases do not count as qualifying debit card transactions for purposes of earning rewards within this account.

By signing below, you understand and agree to the terms and conditions of this 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: _____