



U-REWARDS Checking Account Program Disclosure

The U-Rewards Checking Account Program offers two account options:

- **U-Rewards Cash Back Checking Account:**
Earn 3.00% Cash Back on qualifying debit card purchases.
Receive up to \$20.00 per Monthly Qualification Cycle in refunded ATM fees.
- **U-Rewards High Interest Checking Account:**
Earn 3.00% Annual Percentage Yield (APY) on balances up to \$5,000.
Receive up to \$20.00 per Monthly Qualification Cycle in refunded ATM fees.

U-Rewards Qualifying Requirements (applies to both accounts):

To earn rewards each Monthly Qualification Cycle, the following must be met:

- Have at least one (1) Direct Deposit or ACH transaction must post and settle (see posting & transaction information).
- Complete at least ten (10) signature-based debit card purchases of \$5.00 or more (must post and settle to your account).
- Must be enrolled in and receive e-Statements.

Additional Details:

- No minimum balance required.
- If qualifiers are not met during the Monthly Qualification Cycle, no rewards are earned; and, no penalties apply.
- Limited to one (1) reward account per Social Security Number.
- No fees to open or close the account.
- Other account fees may apply. (See fee schedule for details.)
- The credit union reserves the right to close the account at any time, without prior notice. Closure of the account may result in forfeiture of rewards for that Monthly Qualification Cycle.

Posting & Transaction Information:

- Account transactions and activities may take one or more business days to post and settle to the account, and all must do so during the Monthly Qualification Cycle in order to qualify for rewards.

- The following activities **do not count** toward earning account rewards:
 - ATM-processed transactions
 - Transfers between accounts
 - Debit card purchases processed by merchants and received by our credit union as ATM transactions (pin purchases)
 - Non-retail payment transactions
 - Purchases made with debit cards not issued by our credit union
- Monthly Qualification Cycle means calendar month.

Important Information:

- APY (Annual Percentage Yield) reflects the total amount of dividends/interest earned on an account based on the dividend rate and the frequency of compounding over a 365-day period.
- Rates, rewards, and terms are accurate as of the effective date of this disclosure and may change at any time without notice.
- Fees may reduce earnings on the account.
- If you believe you have not been reimbursed the correct amount for ATM fees, you must contact us within (30) thirty calendar days after the Monthly Qualification Cycle where the reimbursement was applicable in order to receive a refund. We may require ATM receipts be present for reimbursement.

Ulster Federal Credit Union should be contacted for additional information, details, and instructions.

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