

## TRUTH-IN-SAVINGS DISCLOSURE

### **InControl Checking**

This account is an alternative to the Kasasa Checking Products. InControl is a non-interest-bearing checking account with no minimum or maximum transaction requirements per month. Paper statements are included with the InControl Account for a monthly service fee.

### **Purpose & Expected Use**

The InControl checking account can be used as the accountholder's primary checking account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled. This account can also be used as an additional checking account when the member has an existing Kasasa Cash or Kasasa Cash Back checking account.

As with any account that is not being used as intended, the credit union has the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted and no checks will be paid after the account is closed. If the account is closed the remaining balance, if applicable, will be mailed to the accountholder at the address indicated on our current records. Upon termination of your InControl account, any optional add-on products / services associated with this account will also be terminated at the same time.

### **Dividend Rate and Annual Percentage Yield**

InControl is a non-interest bearing checking account.

### **Monthly Service Charge**

There is a monthly service charge of \$2.50. The service charge can be waived with one of the following two criteria:

- Minimum of 7 PIN-based or signature-based debit card purchases post and settle during the Monthly Qualification Cycle\*.
- Must be enrolled in online banking and access your account online or via your mobile device once per month.

Transactions and activities may take one (1) or more Business days from the date the transaction or activity occurred to post and settle to the account. The following activities do not count toward earning account rewards:

- ATM-processed transactions or ATM transfers between accounts.
- Debit card purchases processed by merchants and received by our credit union as ATM transactions.
- PIN-based, signature-based transactions, non-retail payment transactions, and purchases made with debit cards not issued by our credit union.

"Monthly Qualification Cycle" means a period beginning one (1) Business Day prior to the first day of the current Statement Cycle through one (1) Business day prior to the close of the current statement cycle. "Statement Cycle" means the period of time for which Intrepid Credit Union provides a summary of the financial activities and transactions that post and settle to the accountholder's account.

### **Additional Information**

**Deposits:** \$100 minimum deposit is required to open the account.

**Conditions of the Account:** This account is not to be used for commercial purposes and there is an unlimited number of accounts allowed per social security number. Enrollment in electronic services such as online banking and enrollment in electronic statements are not required but can be used to waive the monthly service fee.

**Fees:** There are no fees to open or close this account. There is a recurring monthly service charges associated with this account for members that can be waived with specific behaviors. See accompanying Cost Recovery Schedule for list of fees that may apply to this account.

**Questions:** Contact one of our credit union financial service representatives for additional information, details and enrollment instructions.

**Deposit Insurance:** Federally insured by NCUA.

**Trademark(s)/ Credit Lines:**