
Extra Green Checking Disclosure

Requirements

The Extra Green checking account pays a high rate of interest on eligible checking accounts.

Requirements - To qualify, we ask you to do a few simple things you may already do, in order to receive the full benefits of this account:

1). Have a minimum of 14 point of sale purchases using your Evergreen Credit Union debit card that post and clear your Extra Green checking account each month. 2). Have a minimum of one direct deposit post into your Extra Green checking account each month. Transfers between Evergreen Credit Union accounts do not count as a direct deposit. 3). Have a minimum of one online/mobile banking logins each month. 4). Be enrolled in eStatements.

All requirements must be met by 7:00pm on the last day of the month.

Rate information

The dividend rate and annual percentage yield for this tiered-rate account may change at any time, as determined by the credit union board of directors. If your average daily balance is \$10,000 or less and you meet all of the requirements, Tier 1 dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$10,000.01 or greater, Tier 2 dividend rate and annual percentage yield will apply. Each dividend rate will apply only to that portion of the account balance within each tier. If you do not meet all of the requirements, Tier 3 dividend rate and annual percentage yield will apply to the entire balance in the account.

Compounding and crediting

Dividends will be compounded every month. Dividends will be credited to your account every month, provided you meet the qualification requirements.

Dividend period

For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements

No minimum balance requirements apply to this account.

Balance computation method

Dividends are calculated by the Average Daily Balance method. The Average Daily Balance method applies the periodic rate to the average balance in the account each month.

Accrual of dividends on noncash deposits

Dividends will begin to accrue on the first business day after the day you place noncash items (for example, checks) to your account.

Transaction limitations

No transaction limitations apply to this account unless otherwise stated in the Terms and Conditions of Your Account Common Features section

Other

Extra Green checking account is limited to one account per social security number.