

Business Reward Yourself Checking Requirements and Disclosure

Business Member Requirements:

1. Must convert existing business checking account to a Business Reward Yourself Checking (BRYC).

Must have one of the following:

2. Active VISA Business Credit Card with a minimum of 5 transactions each calendar month.
3. Commercial loan(s) with an existing balance of \$100,000 or greater each calendar month.
4. Maintain an average daily aggregate business share balance of \$50,000*.

*After aggregating all business share balances (Savings, Certificates of Deposit, Checking Accounts, etc.) and averaging the daily balances for an aggregated daily average amount. The aggregated daily average amount to qualify for the Business Reward Yourself Checking Account is equal to or greater than \$50,000.

Failure to meet the above requirements will result in a Business Checking Account fee being assessed to the account and forfeiture of BRYC benefits for each calendar month that the account does not qualify. Once an account again meets the requirements mentioned above, the Business Checking Account fee is waived and benefits will be reinstated for the qualifying calendar month.

Benefit Disclosure:

Qualifying Business Members will receive the following benefits:

- Waived Business Checking Account fee.
- 300 free items.
- Waived Business Remote Deposit fee (excludes hardware).
- Discount on Payroll Services.
- .25% certificate bump on business certificates of deposit.
- .25% loan discount on new business-purpose auto, RV/boat, ATV/UTV, and cargo trailer loans on the same account.
- Double rewards points on a Business Rewards Card.
- Additional bump and tiers on the Business Reward Yourself tiered checking account.

Tiered Checking Account Disclosure: Buckets and rates are subject to change. See current rate and fee schedule for current rates and tiers.

- Business Checking members will have three (3) tiers:
 - 1) \$0.00 - \$9,999.99; 2) \$10,000.00 - \$24,999.99; and, 3) \$25,000.00 or greater.
- Business Reward Yourself Checking members will have four (4) tiers
 - 1) \$0.00 - \$9,999.99; 2) \$10,000.00 - \$24,999.99; 3) \$25,000.00 - \$49,999.99; and, 4) \$50,000.00 or greater.

Membership eligibility required. Benefits are available for Business accounts only. To qualify: 1) Business Member must opt-in to the Business Reward Yourself Checking account, and 2) have one of the following: a) Business Visa Credit Card with at least five (5) transactions; b) Commercial loan balances of \$100,000 or greater; or, c) Aggregated Average Daily Balance of \$50,000 or greater in business shares. Qualification month is defined as the full calendar month starting on the 1st to the last day of the month at 9 p.m. MST. Credit Transactions are defined as purchases. Cash advance, balance transfers, and refund transactions are excluded. Rate bumps on Certificates of Deposit cannot be combined with rate matches from other financial institutions.