

TEXASGULF

FEDERAL CREDIT UNION

Marketing Disclaimer:

Qualification Information:

Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, signature-based debit card purchases less than debit, card purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

"Monthly Qualification Cycle" means the current statement cycle. Contact one of our branch service representatives for specific Monthly Qualification Cycle and Statement Cycle dates.

Reward Information:

When your InControl Rewards account qualifications are met during a Monthly Qualification Cycle you will receive 1% cash back on up to a total of \$400 PIN-based/signature-based debit card purchases that post and settle to the account during that cycle period. A maximum of \$4 cash back payments may be earned per Monthly Qualification Cycle.

In addition, you will receive reimbursements up to an aggregate total of \$10 for nationwide ATM withdrawal fees incurred within your InControl Rewards Checking account during that Monthly Qualification Cycle and your monthly \$4 fee will be eliminated. Your account's fee will be eliminated, and your cash back refunds and nationwide ATM withdrawal fee reimbursements will be credited to your account on the first processing day of the following statement cycle.

We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction.

When neither of your InControl Reward Checking account qualifications are met, no cash back payments are made, ATM withdrawal fees are not refunded, and the account's fee will be accessed on the first processing day of the following statement cycle.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed.

Wharton
2101 N Fulton, Wharton, TX 77488
P: 979.282.2300 F: 979.282.2323

www.texasgulffcu.org
Toll free: 1-800-647-8428

El Campo
1313 West Loop, El Campo, TX 77437
P: 979.578.9000 F: 979.578.9026



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Additional Information:

Membership restrictions may apply. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. No minimum deposit is required to open the account. Enrollment in electronic services (e.g., online banking, e-statements) and log-ons may be required to meet some of the account's qualifications. When you close this account, you will not be charged the monthly fee for that statement cycle. Advertised information and rewards are based on all account qualifications being met during each cycle period. Contact one of our credit union service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Federally insured by NCUA. Kasasa and InControl Rewards Checking are trademarks of Kasasa, Ltd., registered in the U.S.A.

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