

## All Checking Accounts

With every checking account you get:



**Free Visa Debit Card**



**Free ATM Transactions at over 55,000 locations**



**Free 24/7 Secure online banking & mobile banking services**

- \$20 minimum opening deposit requirement
- No average daily balance requirement
- Courtesy Pay® overdraft limit of \$1,200<sup>4</sup>
- Overdraft Protection – automatically transfer funds to avoid an overdraft<sup>5</sup>
- FREE Unlimited Bill Pay (via Online Banking)
- Mobile Check Deposit (via Mobile Banking)
- Shared Branching access at more than 5,000 credit union locations
- Surcharge-free ATM access at more than 55,000 ATM ZONE and AllPoint Network locations
- Send and receive money to/from other WEOKIE Members/ accounts
- Paperless e-Statements
- Account alerts to help manage your money and avoid fees
- Fraud Risk Protection: 24-hour monitoring of WEOKIE debit cards

## Ultimate with BaZing Checking

Rewards designed to help you save money and protect what matters most.

Looking for a checking account that gives you more? Our **Ultimate with BaZing Checking** — is loaded with perks, and provides you with online and mobile access to exclusive money-saving benefits on things you're already paying for! Plus, you also earn interest on your funds!\*

Whether it's everyday expenses like gas, groceries, dining out or identity protection, you'll save BIG and gain peace of mind knowing your Ultimate with BaZing checking account has you covered.



### Roadside Assistance

Available 24/7 and free to use, covers up to \$80 in covered service charges.



### Health Savings Card

Save money on prescriptions, eye exams, frames, lenses and hearing services.



### Cell Phone Protection<sup>1,2</sup>

Pay your cell phone bill with your BaZing checking account, and you're covered. We'll pay to have it repaired or replaced, up to \$400 per claim (maximum of \$800 per year).



### ID Theft Aid<sup>1,2</sup>

**Payment card fraud resolution:** If your cards are lost or stolen, you have a personal fraud specialist ready to assist you.

**Personal identity theft benefit:** Receive \$2,500 reimbursement for covered expenses you incur to restore your identity.

**Identity restoration:** Unlimited access to personal fraud specialists who provide identity recovery and restoration assistance.



### Shop local, Save Local with BaZing Savings\*

Local discounts and national retailer deals to save you money on shopping, dining, travel & more.



### \$10,000 Travel Accidental Death Coverage<sup>2</sup>

Peace of mind for the unexpected.



### Billshark<sup>3</sup>

Let our team of experts negotiate your internet, TV, cell phone, and home security services on your behalf, or cancel subscriptions you no longer want or need.



### Buyer's Protection and Extended Warranty<sup>1,2</sup>

Your newly purchased item can be reimbursed or replaced if an accident or theft occurs within 180 days of purchase, when purchased using your BaZing checking account.



Federally insured by NCUA.

## Kasasa Cash Back Checking

Some banks make you pay for checking. WEOKIE, however, pays you — enjoy **4.00% cash back** on your debit card purchases with free Kasasa Cash Back checking.\*\*

We'll even refund your ATM fees, nationwide.\*\* So no matter where you are in the United States, you can access your funds hassle-free. That's Kasasa — free checking that pays you, instead of the other way around.

\*\*The minimum balance required to open the account is \$20. There is no minimum daily balance requirement. When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle you will receive 4% cash back on up to a total of \$200 debit card purchases that post and settle to the account during the cycle period. A maximum of \$8.00 cash back payments may be earned per Monthly Qualification Cycle. In addition, you will receive reimbursements up to an aggregate total of \$8.00 for nationwide ATM withdrawal fees incurred within your Kasasa Cash Back account during that Monthly Qualification Cycle. To qualify for Kasasa Cash Back rewards, you must have: Twenty (20) or more qualifying debit card point of sale (POS) transactions/month, monthly use of Online Banking, minimum of one direct or electronic deposit of at least \$250 each month, and electronic statements required and an ongoing condition(s) of account to qualify for rewards.

# Start your journey



## Choose the checking account that is right for you.

	Want an account that earns interest and helps you save money?*	Want a free account that earns you 4.00% cash back on debit card purchases?***	Want an account that earns interest?*	Do you want a low cost account with basic benefits?
	Ultimate with BaZing Checking	Kasasa Cash Back Checking	Ultimate Checking	Freedom Checking
<b>Anywhere Banking Tools</b> Online banking, mobile banking, bill pay, debit card and eStatement.	✓	✓	✓	✓
<b>Buyer's Protection and Extended Warranty</b> <sup>1,2</sup> Items are protected for up to \$2,500 per item if theft or accidental breakage occurs during the first 180 days of purchase, using your BaZing checking account.	✓			
<b>ID Theft Aid</b> <sup>1,2</sup> Includes payment card fraud resolution, \$2,500 in personal identity theft benefit and identity restoration.	✓			
<b>Roadside Assistance</b> Available 24/7 and free to use, up to \$80 in covered service charges.	✓			
<b>Health Savings Card</b> Save money on prescriptions, eye exams, frames, lenses and hearing services.	✓			
<b>Cell Phone Protection</b> <sup>1,2</sup> Receive up to \$400 per claim (\$800 per year) if your cell phone is broken or stolen.	✓			
<b>Shop Local, Save Local with BaZing Savings</b> Local discounts and national retailer deals to save you money on shopping, dining, travel & more.	✓			
<b>\$10,000 Travel Accidental Death Coverage</b> <sup>2</sup> Peace of mind for the unexpected.	✓			
<b>Billshark</b> <sup>3</sup> Let our team of experts negotiate your internet, TV, cell phone, and home security services on your behalf, or cancel subscriptions you no longer want or need.	✓			
<b>Great Interest on Your Checking</b> Our best checking rate <sup>4</sup> .	✓		✓	
<b>Courtesy Pay<sup>®</sup> overdraft limit of \$1,200</b> <sup>4</sup> Overdraft Protection – automatically transfer funds to avoid overdraft <sup>5</sup>	✓	✓	✓	✓
<b>KASASA Rewards</b> Enjoy 4.00% cash back on your debit card purchases**		✓		
<b>ATM Refunds</b> Up to \$8 per month**		✓		
	<b>\$6.95 per month</b> <i>\$2 monthly paper statement fee</i>	<b>Free with e-Statement</b> <i>\$2 monthly paper statement fee</i>	<b>Free with e-Statement</b> <i>\$2 monthly paper statement fee</i>	<b>Free with e-Statement</b> <i>\$2 monthly paper statement fee</i>

<sup>1</sup> Subject to the terms and conditions detailed in the Guide to Benefits. <sup>2</sup> Insurance products are: NOT A DEPOSIT. NOT FEDERALLY INSURED. NOT AN OBLIGATION OR GUARANTEED BY THE CREDIT UNION, ITS AFFILIATES, OR ANY GOVERNMENT AGENCY. <sup>3</sup> Billshark requires additional activation to begin.

\* Qualifications to earn a higher interest rate are as followed:  
 - enroll in eStatements  
 - 20 or more debit card swipes per month  
 - receive a monthly deposit of \$250 or more.

\*\* See page 1  
<sup>4</sup> See page 3  
<sup>5</sup> See page 3

\*\* See reverse side

**<sup>4</sup> Courtesy Pay** Our standard overdraft services, known as Courtesy Pay, allow us to pay a check, automatic bill payment, or ACH transaction drawn on your personal checking account, even if the transaction exceeds your available balance. If you are eligible for Courtesy Pay, you can overdraw your account up to \$1,200. You must opt-in to Courtesy Pay, and we charge a fee for each Courtesy Pay transaction.

In order to be eligible for this service, you must be eighteen years or older and your account (1) must be in good standing, as defined below, (2) must have been open for at least 45 days, (3) must have a positive balance at the time you opt-in to Courtesy Pay and at the time Courtesy Pay is activated, and (4) must not receive Social Security or other protected benefits that you do not want applied to repay an overdraft. An account in good standing (1) must not have any garnishments, levies, or other legal orders, and (2) must have a positive available balance overnight at least once every 35 days. If the available balance in an account remains negative for 45 days, we will close the account. Courtesy Pay is only available for one account per member. We reserve the right to revoke Courtesy Pay without notice to you if (1) there has been a forgery or fraud reported or committed involving your accounts, (2) any checks or drafts on your accounts are lost or stolen, (3) there has been any misrepresentation or any other abuse or misuse of any of your accounts, (4) you have demonstrated conduct which is abusive in nature or (5) as outlined in any policy we have adopted regarding restricting services.

If you meet these eligibility requirements, you may opt-in to Courtesy Pay using the Overdraft Services Consent form. If you opt-in to Courtesy Pay, we may, at our discretion, pay a check, automatic bill payment, or ACH transaction that exceeds your available balance. We do not authorize and pay overdrafts for ATM transactions and one-time debit card transactions unless you specifically ask us to do so on the Overdraft Services Consent Form.

For each overdraft transaction that we authorize and pay, we will charge a Courtesy Pay Fee, as shown in the Fee Schedule. The fee will be charged to the overdrawn account and will further decrease the available balance in your account. You may overdraw the available balance in your account up to \$1,200.

We pay all overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined. When we choose not to pay a check, automatic bill payment, or ACH transaction that exceeds your available balance, we will still charge either an Insufficient Funds Fee or an Uncollected Fee, as shown in the Fee Schedule and described in the Membership and Account Agreement. For any one transaction, you will either be charged a Courtesy Pay Fee, an Insufficient Funds Fee, or an Uncollected Fee, but not more than one of these.

Courtesy Pay is a Registered Trademark of BANCServices Group, Inc.

**<sup>5</sup> Overdraft Options** We offer two products, Overdraft Protection and Courtesy Pay, to help you avoid a returned check or declined transaction in the event that your transactions exceed the available balance in your account. For an explanation of how your available balance is calculated, see Understanding Your Account Balance in the Membership and Account Agreement. Overdraft Protection and Courtesy Pay both require your consent.

If you elect to add Overdraft Protection to your account, this service allows you to designate an account (the “designated account”) in your name from which funds will be transferred in order to cover any transaction that exceeds the available balance of your checking account. Term accounts and Individual Retirement Accounts (IRA) are not eligible for use as designated accounts for Overdraft Protection. The amount transferred to your checking account by Overdraft Protection cannot exceed the available balance of the designated account from which funds are transferred. There is no fee for using Overdraft Protection. For more information about this service or to add this service to your account, visit a branch or call 405-235-3030.

If you opt-in to Courtesy Pay, also called Standard Overdraft Services, this service allows us to pay a check, automatic bill payment, or ACH transaction, even if the transaction exceeds your available balance. We do not authorize and pay overdrafts for ATM transactions and one-time debit card transactions unless you ask us to. For more information about Courtesy Pay, see the section below titled Courtesy Pay. To opt-in to Courtesy Pay or to authorize us to pay overdrafts on your ATM and one-time debit card transactions, see the Overdraft Services Consent form.

If you elect to add Overdraft Protection and opt-in to Courtesy Pay, we will use Overdraft Protection, if possible, rather than Courtesy Pay when transactions exceed the available balance in your checking account. If the amount of a transaction exceeds the available balance in the account you designated for Overdraft Protection, then we may use Courtesy Pay.

Both Overdraft Protection and Courtesy Pay are privileges that offer flexibility and peace of mind, knowing that your transactions may be covered. However, Courtesy Pay may be expensive. Overdraft Protection may be more suitable for your needs.