

UNION STATE BANK/BANK OF ATCHISON

**My REWARDS CHECKING ACCOUNT
CHANGE REQUEST**

Date:

Customer Name:

Customer Account Number:

Current Account Type:

Branch

I have a debit card Yes No **If NO, card ordered:**

Debit Card tied to Account Number:

Number of Cards:

I am signed up for Online Banking Yes No

If NO, application completed online at www.mybankusb.com

I currently have an ACH transaction (recurring debit or credit)posting to my account

Yes No

I request that Union State Bank/Bank of Atchison change my deposit account to a My Rewards checking account. I understand I will have to meet the requirements of 10 debit card transactions, at least 1 ACH debit or ACH direct deposit, and receive my statement electronically by accessing my account online at www.mybankusb.com and have a valid e-mail address to receive My Rewards. My Rewards for each statement period include refunds of ATM foreign transaction fees up to \$25 maximum and interest on my daily collected balance. I understand that my statement will cut on the business day on or before the 7th of each month and that requirements must be met by the business day prior to statement cycle date.

Customer Signature: _____

City Bank Customer Representative:

Please Print Name

Form Faxed on
below)

(do not fax to bookkeeping...fax to number

Fax to 785-548-7521

Union State Bank/Bank of Atchison

My Rewards Checking (WHEN REQUIREMENTS ARE MET)

ACCOUNT

REWARD 1: Your ATM fees for the statement period will be refunded to your account at the **END** of your statement period (Including bank network fees as well as fees imposed by other institutions).

REWARD 2: At the **END** of your statement period you will be paid a variable rate of interest on your daily collected balance for that statement period.

FREE REQUESTS TO RECEIVE YOUR REWARDS

(NOTE: IT MAY TAKE AT LEAST 30 DAYS TO START EARNING YOUR REWARDS)

1. You must have 10 debit card transactions posted to your My Rewards account during each statement period. In order to post, the transactions must be deducted from your current balance.
2. You must have at least one recurring ACH debit or ACH direct deposit during each statement period.
3. You must receive your statement electronically online at www.mybankusb.com. Must have valid e-mail address to receive electronic statement notification. **THAT'S IT!**

EXPLANATION AND EXAMPLES OF REQUIREMENTS

Debit Card Transaction Examples:

Transactions that qualify are actual **purchases** made with your debit card, such as gas, restaurants, clothing, hardware, and groceries. The transactions must post to your account (**actually be deducted from your balance**) during each monthly qualification period. **ATM TRANSACTIONS DO NOT QUALIFY AS DEBIT CARD TRANSACTIONS.**

Automated clearing House (ACH) Examples:

The ACH transaction must be a recurring debit or credit to your account. An example of a recurring debit includes utility payments, gym membership fees, insurance payments, loan payments, and cell phone payments. An example of recurring credit includes payroll direct deposit and social security direct deposits. The transaction must post to your account (**actually be deducted from your account balance**) during each qualification period.

Electronic Statements:

You must access your statement by logging into your online account and having a valid e-mail address to receive notification your online statement is available.

Statement Period:

My Rewards checking accounts will have assigned statement dates. **YOUR STATEMENT WILL BE PRINTED ON THE FIRST BUSINESS DAY ON OR BEFORE THE 7th OF EACH MONTH.**

Please allow 10 days to activate your My Rewards checking account, but you will receive your rewards the first statement cycle after activation whether you meet requirements or not. After the first statement cycle, requirements must be met by the business day prior to when statement is printed.

ACCOUNT #

DEFINITIONS

STATEMENT PERIOD The 3rd Thursday of each month to the 3rd Wednesday of the following month.

MEMO POST Notification to financial institution that a debit or credit will be clearing a specific account in the near future.

POSTED ITEM An item that has cleared your account (Either a debit or a credit).

RECURRING ELECTRONIC TRANSACTION A transaction, either a debit or credit previously authorized to post to an account by the account owner on a regularly scheduled basis. This transaction is generated by the outside party.

ACH (AUTOMATED CLEARING HOUSE) The nation-wide system for electronic transfer of funds used by most financial institutions in the United States.

DEBIT CARD A plastic card used to withdraw money from a checking account. You may use the card to make purchases. This card may also be used as an ATM card.

PRE-AUTHORIZATION The approval, in advance of a point of sale transaction up to a specific dollar amount by a vendor to guarantee funds for a purchase of goods or services to be completed at a later time.

DEBIT An entry which decreases the account balance.

CREDIT An entry which increases the account balance.

APY (ANNUAL PERCENTAGE YIELD) The rate of interest actually earned in one year, taking into account the effect of compounding.

