IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

If any provision of this document is found to be unenforceable according to its terms, you and we agree to our good faith effort to find an alternative provision that is enforceable and most nearly reflects our intent. Words and phrases used in this document should be interpreted, to expand an individual’s responsibility for an action in the event of an ambiguity.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

As used in this document the words “we,” “our,” and “us” mean the financial institution and the words “you” and “your” mean the account holder(s) and any person or entity identified as authorized to act on your behalf. You are responsible for the content of your account and the actions taken on your behalf.

You have no right to defer payment of this liability, and you are liable regardless of whether any other payment on the account is satisfied. You have no right to begin pumping gas. You fill your tank and the amount of gasoline pumped is $100. You then pay for your purchase with your credit card. You receive a receipt for your purchase and are charged $100. Your credit card balance increases by $100.

Your account is owned by the party named on the account and the account as joint account holder(s). When you and another joint owner; you and an authorized signer or similar party; or a third party takes regarding the account that causes us, in good faith, to seek the account holder’s advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys’ fees can be deducted from your account when they are incurred, and we may charge this amount to your account. You have no right to defer payment of this liability, and you are liable regardless of whether any other payment on the account is satisfied.

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holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding a check in your possession may have obtained it through theft or otherwise in bad faith. If we are required for any reason to reimburse the federal funds or the funds of another financial institution in accordance with the Federal Reserve System's regulations, or, in the case of consumer accounts, the National Credit Union Administration, or persons named as a trustee under a written trust agreement, or as executors, administrators, or beneficiaries under a will or intestate trust, shall not be used by thieves to encode your number on a false demand draft which looks like a true draft unless it is the proper number.

The holder(s) of this account shall exercise a reasonable opportunity to act on that notice or knowledge. You agree that we may refuse to accept the designation of an authorized signer.

RESTRICTIVE LEGENDS - The automated processing of the large volume of checks presented for payment makes it necessary to restrict the use and/or alteration of certain securities in order to prevent fraud and unauthorized use. The signature guidelines are to be used by thieves to encode your number on a false demand draft which looks like a true draft unless it is the proper number. The holder(s) of this account shall exercise a reasonable opportunity to act on that notice or knowledge. You agree that we may refuse to accept the designation of an authorized signer.

You agree that we may verify credit and employment information, and obtain a credit report from any credit bureau, as we deem necessary to verify your credit and employment status, and as required by law. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding a check in your possession may have obtained it through theft or otherwise in bad faith. If we are required for any reason to reimburse the federal funds or the funds of another financial institution in accordance with the Federal Reserve System's regulations, or, in the case of consumer accounts, the National Credit Union Administration, or persons named as a trustee under a written trust agreement, or as executors, administrators, or beneficiaries under a will or intestate trust, shall not be used by thieves to encode your number on a false demand draft which looks like a true draft unless it is the proper number. The holder(s) of this account shall exercise a reasonable opportunity to act on that notice or knowledge. You agree that we may refuse to accept the designation of an authorized signer.

You agree that we may verify credit and employment information, and obtain a credit report from any credit bureau, as we deem necessary to verify your credit and employment status, and as required by law. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding a check in your possession may have obtained it through theft or otherwise in bad faith. If we are required for any reason to reimburse the federal funds or the funds of another financial institution in accordance with the Federal Reserve System's regulations, or, in the case of consumer accounts, the National Credit Union Administration, or persons named as a trustee under a written trust agreement, or as executors, administrators, or beneficiaries under a will or intestate trust, shall not be used by thieves to encode your number on a false demand draft which looks like a true draft unless it is the proper number. The holder(s) of this account shall exercise a reasonable opportunity to act on that notice or knowledge. You agree that we may refuse to accept the designation of an authorized signer.
Debit Card at a merchant that settles in currency other than US dollars, the charge
Using your Visa® Debit Card, you may not exceed:

CHOICE OF LAW -

Currency Conversion and International Transactions.

cases, these third party transfers will require you to provide the third party with your
that have been transmitted through one or more Automated Clearing Houses and
which are not subject to the Electronic Fund Transfer Act and your rights and
you have, with it, is a good practice to make sure you are using the correct access

HELPFUL TIPS -

Preauthorized payments. You may make arrangements to pay certain recurring

When you use your Visa®

we will extend the time periods.

The conversion rate in effect on the processing date may differ from the rate in effect

in time for us to receive your request 3 business days or more before the
date. If you do not tell us within 60 days after we can prove that we could have stopped someone from
takeout food, go to the next restaurant. Parking lots are usually a high

Additional Limit on Liability for Visa® Debit Card.

UNAUTHORIZED TRANSFERS [a] Consumer liability.

You could lose all the money in your account or up to $50 if someone used your card

• Preauthorized credits.

We may accept on your behalf payments to your account

You may authorize a third party to initiate electronic funds transfers between your account and the third party's account.

These transfers to make or receive payment may be one-time occurrences and

We do not charge for direct deposits to any type of account.

We will disclose information to third parties about your account or the transfers

You may have access to a computer, along with your account number and a

We accept the use of funds authorized by a check that is properly endorsed, written, and
to or from your account using an ATM, point-of-sale, or Visa® merchant.

• Terminal transfers.

If you do NOT tell us within 2 business days after you learn of the loss or theft of

If you know of any problem with a facility. For

When you use your Visa®

Employees, you can (1) provide a name, an account number (if any), and a

We will extend the time periods if:

In addition, it is your responsibility to ensure the contributions, distributions, and other

We may accept on your behalf payments to your account

You may have access to a computer, along with your account number and a

We may accept on your behalf payments to your account

We will extend the time periods if:

You may have access to a computer, along with your account number and a

Additionally, it is your responsibility to provide the third party with your

You have the use of the money during the time it takes us to complete our investigation. If you

unauthorized transactions are not covered by the limit on liability. [b]

You may have access to a computer, along with your account number and a

We will extend the time periods if:

You may have access to a computer, along with your account number and a

To be covered by the limit on liability, the financial loss must result from a

You may have access to a computer, along with your account number and a

We will extend the time periods if:

You may have access to a computer, along with your account number and a

We do not charge for direct deposits to any type of account.

You may use your current or former Visa® Debit Card to make a free balance
takeout food, go to the next restaurant. Parking lots are usually a high

You may have access to a computer, along with your account number and a

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We will extend the time periods if:
The first $5, other than a U.S. Treasury check, is not made in person to one of our employees. We will consider that the deposit was made on the next business day we are open unless we receive the deposit at an ATM before 3:00 P.M. on a business day that we are open. We will also consider that the deposit was made on the next business day if you deposit checks totaling more than $5, you redeposit a check that has been returned unpaid, there is an emergency, such as failure of computer or communications services not due to your fault, you have overdrawn your account repeatedly in the last six months, or you have met the eligibility requirements for the month, we will tell you when the funds will be available.

If you make a deposit at an ATM before 3:00 P.M. on a business day that we are open, we will consider that the deposit was made on the next business day. If you make a deposit at an ATM after 3:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If you make a deposit before closing on a business day that we are open, we will consider that the deposit will be available on the next business day we are open. You may not make more than six withdrawals or transfers to another credit union account on any one day. You may not make more than three withdrawals or transfers to another credit union account on any one day.

No minimum balance requirements apply to this account. Dividends will be credited to the credit union account and will remain on deposit until the final maturity date. You may not prevent renewal if we receive written notice from you before final maturity. You may prevent renewal if we receive written notice from you before final maturity.

**SPECIAL RULES FOR NEW ACCOUNTS**

If you are not a member, the following special rules will apply during the first 30 days your account is open.

If you make a deposit before closing on a business day that we are open, we will consider that the deposit will be available on the next business day we are open. You may not make more than six withdrawals or transfers to another credit union account on any one day. You may not make more than three withdrawals or transfers to another credit union account on any one day.

The minimum balance required to open this account is $2,500.00. Minimum balance requirements: If, at any time during any month, your account balance falls below the minimum required, you will be assessed a monthly minimum balance fee. If, at any time during any month, your account balance falls below the minimum required, you will be assessed a monthly minimum balance fee.

**MONEY MARKET ACCOUNT**

**ASPIRE ACCOUNT**

Eligibility Requirements - To qualify for "Aspire Checking" rewards, you must perform the following during the monthly qualification cycle:

- No minimum balance is required.
- No check or debit card fee.
- Receive monthly statement electronically

Fees and charges: There is no monthly service charge associated with this account if all eligibility requirements are met (see fee schedule).

Statement and notification: To be eligible for this account, you must receive your statement and account notification by e-mail.

Account rewards - If you have met the eligibility requirements for the month, you will:

- Receive bonus domestic ATM fees up to $15.00 per month
- Receive the Aspire Checking bonus at your next monthly statement

Minimum balance requirements: The minimum balance required to open this account is $2,000.00. You must maintain the minimum balance of $2,500.00 in your account to avoid a monthly fee. If, at any time during any month, your account balance falls below the minimum required, you will be assessed a monthly minimum balance fee. If, at any time during any month, your account balance falls below the minimum required, you will be assessed a monthly minimum balance fee.

Transaction limitations: The minimum third party check withdrawal we allow is $100.00 per third party check. You may not make more than six withdrawals or transfers to another credit union account on any one day. You may not make more than three withdrawals or transfers to another credit union account on any one day.

**STOP CAR DEPLOYS**

This service charge is waived for members of the U.S. Army Credit Union for 10 or more years.

**ROCK ACCOUNT**

Minimum share requirements: There is no minimum share balance requirement. Dividends will not be credited to your account monthly.

**ASPIRE ACCOUNT**

Eligibility Requirements - To qualify for "Aspire Checking" rewards, you must perform the following during the monthly qualification cycle:

- No minimum balance is required.
- No check or debit card fee.
- Receive monthly statement electronically

Fees and charges: There is no monthly service charge associated with this account if all eligibility requirements are met (see fee schedule).

Statement and notification: To be eligible for this account, you must receive your statement and account notification by e-mail.

Account rewards - If you have met the eligibility requirements for the month, you will:

- Receive bonus domestic ATM fees up to $15.00 per month
- Receive the Aspire Checking bonus at your next monthly statement

Minimum balance requirements: The minimum balance required to open this account is $2,000.00. You must maintain the minimum balance of $2,500.00 in your account to avoid a monthly fee. If, at any time during any month, your account balance falls below the minimum required, you will be assessed a monthly minimum balance fee. If, at any time during any month, your account balance falls below the minimum required, you will be assessed a monthly minimum balance fee.

Transaction limitations: The minimum third party check withdrawal we allow is $100.00 per third party check. You may not make more than six withdrawals or transfers to another credit union account on any one day. You may not make more than three withdrawals or transfers to another credit union account on any one day.

**STOP CAR DEPLOYS**

This service charge is waived for members of the U.S. Army Credit Union for 10 or more years.

**ROCK ACCOUNT**

Minimum share requirements: There is no minimum share balance requirement. Dividends will not be credited to your account monthly.

**ASPIRE ACCOUNT**

Eligibility Requirements - To qualify for "Aspire Checking" rewards, you must perform the following during the monthly qualification cycle:

- No minimum balance is required.
- No check or debit card fee.
- Receive monthly statement electronically

Fees and charges: There is no monthly service charge associated with this account if all eligibility requirements are met (see fee schedule).

Statement and notification: To be eligible for this account, you must receive your statement and account notification by e-mail.

Account rewards - If you have met the eligibility requirements for the month, you will:

- Receive bonus domestic ATM fees up to $15.00 per month
- Receive the Aspire Checking bonus at your next monthly statement

Minimum balance requirements: The minimum balance required to open this account is $2,000.00. You must maintain the minimum balance of $2,500.00 in your account to avoid a monthly fee. If, at any time during any month, your account balance falls below the minimum required, you will be assessed a monthly minimum balance fee. If, at any time during any month, your account balance falls below the minimum required, you will be assessed a monthly minimum balance fee.

Transaction limitations: The minimum third party check withdrawal we allow is $100.00 per third party check. You may not make more than six withdrawals or transfers to another credit union account on any one day. You may not make more than three withdrawals or transfers to another credit union account on any one day.
Minimum balance requirements:
The last day of the dividend period, and for the example above is January 31.

Dividend periods - 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 - Interest is calculated using the daily balance method, which means the application of a daily rate to the full amount of principle balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business 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 Common Features section.

Fee information:
An annual fee will be charged each year (see separate fee schedule).

IRA SHARE ACCOUNT
Rate Information:
The dividend rate and annual percentage yield may change at any time, as determined by the credit union asset and liability committee.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

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 - Interest is calculated using the daily balance method, which means the application of a daily rate to the full amount of principle balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:
You may not withdraw or transfer to another credit union account on your or to a third party by means of a preauthorized or automatic transfer, telephone order or instruction, or similar order to a third party.

SHARE CERTIFICATE
Rate Information - You will be paid the disclosed rate until first maturity.

Compounding frequency - Dividends will be credited to your account every month.

Crediting frequency - Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly.

Minimum balance requirements:
The minimum balance required to open this account is $1,000.00.

Balance Computation Method - Interest is calculated using the daily balance method, which means the application of a daily rate to the full amount of principle balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:
You may not withdraw dividends from your account before maturity.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity):
• if your account has an original maturity of two years or less:
The penalty we may impose will equal 90 days dividends on the amount withdrawn subject to penalty.

• if your account has an original maturity of more than two years:
The penalty we may impose will equal 180 days dividends on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if the account is part of an IRA or other tax-deferred savings plan.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends in the account will remain until maturity. A dividend rate will be provided each time you withdraw dividends.

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity within the grace period mentioned below, if any. You may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends in the account will remain until maturity. A dividend rate will be provided each time you withdraw dividends.

Annual fee will be charged each year (see separate fee schedule).

IRA SHARE CERTIFICATE
Rate Information - You will be paid the disclosed rate until first maturity.

Compounding frequency - Dividends will be credited to your account every month. Dividends will be compounded every month.

Crediting frequency - Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly.

Minimum balance requirements:
The minimum balance required to open this account is $1,000.00. You must maintain a minimum average daily balance of $1,000.00 in your account each day to obtain the disclosed annual percentage yield.

Balance Computation Method - Interest is calculated using the daily balance method, which means the application of a daily rate to the full amount of principle balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:
After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may not withdraw dividends from your account before maturity.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity):
• if your account has an original maturity of two years or less:
The penalty we may impose will equal 90 days dividends on the amount withdrawn subject to penalty.

• if your account has an original maturity of more than two years:
The penalty we may impose will equal 180 days dividends on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if the account is part of an IRA or other tax-deferred savings plan.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends in the account will remain until maturity. A dividend rate will be provided each time you withdraw dividends.

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity within the grace period mentioned below, if any. You may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends in the account will remain until maturity. A dividend rate will be provided each time you withdraw dividends.

Annual fee will be charged each year (see separate fee schedule).

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Rate Information - You will be paid the disclosed rate until first maturity.

Compounding frequency - Dividends will be credited to your account every month. Dividends will be compounded every month.

Crediting frequency - Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly.

Minimum balance requirements:
The minimum balance required to open this account is $1,000.00. You must maintain a minimum average daily balance of $1,000.00 in your account each day to obtain the disclosed annual percentage yield.

Balance Computation Method - Interest is calculated using the daily balance method, which means the application of a daily rate to the full amount of principle balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:
After the account is opened, you may not make additions into the account until the maturity date stated on the account.

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• if your account has an original maturity of two years or less:
The penalty we may impose will equal 90 days dividends on the amount withdrawn subject to penalty.

• if your account has an original maturity of more than two years:
The penalty we may impose will equal 180 days dividends on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if the account is part of an IRA or other tax-deferred savings plan.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends in the account will remain until maturity. A dividend rate will be provided each time you withdraw dividends.

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity within the grace period mentioned below, if any. You may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends in the account will remain until maturity. A dividend rate will be provided each time you withdraw dividends.

Annual fee will be charged each year (see separate fee schedule).
ADDENDUM FOR NEW CHECKING PRODUCTS EFFECTIVE JANUARY 1, 2019

CASH BACK ACCOUNT

Eligibility Requirements - To qualify for “Cash Back Checking” rewards, you must perform the following during the monthly “qualification cycle”:
• have at least 9 debit card purchases post and clear
• receive your monthly statement electronically
• have at least 1 direct deposit post and clear
“Qualification Cycle” means a period beginning one day prior to the first day of the month and ending one day prior to the last day of the month. (e.g. July 31-August 30 for August statement).

Interest rate information - This account is non-interest earning.

Account rewards - If you have met the eligibility requirements for the month, we will:
• Reimbursed domestic ATM fees up to $15.00 per month
• Give 1% cash back on up to $1,000 of purchases made using your Greater Nevada Credit Union Visa® debit card (maximum $10.00 monthly reward).

Fees and charges:
• There is a monthly service charge associated with this account if all eligibility requirements are not met (see fee schedule).

STUDENT CASH BACK ACCOUNT

Eligibility Requirements - “Student Cash Back Checking” is available to students enrolled in school, age 14-24. There is no monthly service charge, however, to qualify for cash back rewards, you must perform the following during the monthly “qualification cycle”:
• have at least 6 debit card purchases post and clear
• receive your monthly statement electronically
“Qualification Cycle” means a period beginning one day prior to the first day of the month and ending one day prior to the last day of the month. (e.g. July 31-August 30 for August statement).

Interest rate information - This account is non-interest earning.

Account rewards - If you have met the eligibility requirements for the month, we will:
• Give 1% cash back on up to $1,000 of purchases made using your Greater Nevada Credit Union Visa® debit card (maximum $10.00 monthly reward).

Fees and charges:
• There is no monthly service charge associated with this account.

Statements and notification - To be eligible for this account, you must receive your statement and account notifications electronically.

Fee Schedule – effective July 1, 2022

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Connect Checking (Monthly Service Charge) ............................................. $5.00
Rock Checking (Monthly Service Charge) ............................................. $10.00
Aspire Checking (Monthly Service Charge) ......................................... $15.00
Student Cash Back Checking ................................................................. Free
Cash Back Checking (Monthly Service Charge) ........................................ $10.00
Money Market (Minimum Balance Fee) ............................................... $10.00
Non-Proprietary ATM fee (Foreign ATM Fee) ..................................... $3.00
ACH Reject Fee ...................................................................................... $10.00
Transfer of funds by telephone (PA T excluded) ................................ $2.00
Draft printing (fee depends on style of draft ordered) ......................... $10.00
Temporary checks ............................................................................... $5.00
Membership entrance fee (waived for Savasaurus and Minor accounts) $10.00
Credit Union check (each) ................................................................. $5.00
Deposited checks (and other items) returned unpaid (each) ............ $20.00
Escalation fee .................................................................................... $50.00
Single service account (Per month fee waived for minor accounts)
and those accounts with active additional deposit products, loans, direct
deposits or a minimum daily balance of at least $200.00) ................... $5.00
Non-member check cashing fee ............................................................. $15.00
Overdraft (maximum charge per day) .................................................. $10.00
Nonsufficient funds item, paid or unpaid ............................................ $35.00
Account activity printout/statement copy ........................................... $5.00
Stop payments (all items) ................................................................. $50.00
Check or credit card payment by phone ........................................... $10.00
Wire transfer
Incoming (domestic) ........................................................................ $15.00
Incoming (foreign) ............................................................................ $20.00
Outgoing (domestic) .......................................................................... $20.00
Outgoing (foreign) ........................................................................... $45.00
Domestic Collection item (each) ....................................................... $25.00
Foreign Collection item (each) ......................................................... $40.00
Copy of draft (in excess of two per month) (each) ................................. $3.00
Express handling fee (under one pound) (per package) ..................... $2.00
Annual Custodial Fee for IRAs and HSAs ........................................ $20.00
Transfer Fee for IRAs ........................................................................ $20.00
Verification of deposit ....................................................................... $20.00
Levy/ Garnishment ................................................................. $75.00
Online Bill Pay ................................................................................ $0.00
Excessive Withdrawal (For savings and money market accounts, withdrawals in excess
of six withdrawals per month; excludes ATM or in-branch withdrawals) $10.00 (temporarily waived)

We truly value your membership. Please feel free to contact our Member Resource Center at 775-882-2060 or 800-421-6674, visit us online at www.gncu.org or visit your nearest branch if you have any additional questions or would like additional information.