

# MALAMA REWARDS CHECKING PROGRAM

- and -

# CASH BACK CHECKING PROGRAM

Maui County Federal Credit Union is excited to provide **Malama Rewards Checking** and a new, **Cash Back Rewards Checking**. Both are convenient accounts with an exceptional package of benefits.

### Here's what these accounts offer:

- **Monthly Rewards:** Qualifying accounts can earn amazing rewards.
- **ATM fee refunds:** If you meet the monthly requirements, the Credit Union will refund your nationwide ATM (surcharge) fees up to a maximum of \$20.00 per month.\*
- **24-hour access:** Just like our regular checking accounts, Malama Rewards Checking & Cash Back Checking provide free Online Banking, free e-Statements, free telephone access and a free VISA Debit Card.

### Here's how to qualify:

Earn Rewards each month when you fulfill the following requirements:\*\*

- Have at least one ACH deposit or ACH withdrawal.
- Perform 10 or more signature (non-PIN) debit card transactions.
- Enroll in and agree to receive E-statements.

If you do not meet these criteria during a particular month, it's not a problem. Your account will not earn the reward and you can re-qualify the following month.

MCFCU Checking Accounts	Share Draft (Basic Checking)	Malama Rewards (High Dividend Yielding Checking)	Cash Back Rewards (Cash Back Checking)
Best for members who want	Everyday Value	Higher Yields	Cash Earnings
Monthly service fee	None	None	None
Minimum balance requirement	None	None	None
Earns dividends	✓	✓	-
Earns Cash back	-	-	✓
Free Visa Debit Card	✓	✓	✓
Earn reward points with Visa Debit Card purchases	✓	✓	✓
Free mobile card controls by Card Valet	✓	✓	✓
Free credit score and monitoring by Credit Sense	✓	✓	✓
Eligible for ATM fee refunds	-	✓	✓
Free Online Banking and Mobile App	✓	✓	✓
MCFCU Basic Checks	Free with direct deposit or if you are age 55+	Free with direct deposit or if you are age 55+	Free with direct deposit or if you are age 55+
Unlimited Check Writing	✓	✓	✓
Monthly Qualifications	None	Minimum debit card and ACH transaction requirements Must enroll in and agree to receive E-statements	Minimum debit card and ACH transaction requirements Must enroll in and agree to receive E-statements

### Here's how to get started:

Simply call or stop by the Credit Union for current rates, and to open a new Malama Rewards Checking Account or a Cash Back Checking Account!\*\*\* Once your account is open, there is no minimum balance requirement.

**Take your checking account to the next level! Open a Checking Account today.**

*\*Subject to change without notice.*

*\*\*Account holders must maintain \$5.00 in a regular savings account. Loans and credit card accounts must remain in good standing.*

*\*\*\*Initial deposit of \$50.00 dollars or more.*