

# SOUTHWEST AIRLINES FEDERAL CREDIT UNION

P.O. BOX 35708 ♥ 2430 Shorecrest ♥ Dallas, Texas 75235

## LUV Tunes Checking Account Disclosure

### VARIABLE RATE INFORMATION

There are no dividends paid on this account.

### MINIMUM BALANCE REQUIREMENTS

The minimum balance required to open this account is \$30.00. To be a member and maintain accounts at our Credit Union you must purchase a \$5.00 share in the Credit Union. The par value of a share in this Credit Union is \$5.00.

### ELIGIBILITY REQUIREMENTS FOR MONTHLY BONUS

To qualify for LUV Tunes Checking bonus, the following actions must be completed within the Qualification Cycle<sup>1</sup> beginning at account opening.

- Enroll and receive Electronic Statements<sup>2</sup> (valid email address is required).
- Have at least 15 debit or SWACU Platinum Visa<sup>®3</sup> purchases (excluding ATM withdrawals) post and clear per qualification cycle.

<sup>1</sup>Qualification Cycle is the current statement cycle.

<sup>2</sup>E-statements must be set up in home banking through [www.swacu.org](http://www.swacu.org).

If eligibility requirements are met for the qualification cycle, domestic ATM fees incurred during the current statement cycle will be refunded up to \$20 in the account after the 1<sup>st</sup> of the following month.

If eligibility requirements are met for the qualification cycle, Apple Music<sup>®</sup>, iTunes<sup>®</sup>, Apple One<sup>®</sup>, Amazon<sup>®</sup>, Spotify<sup>®</sup>, Uber<sup>®</sup>, and Uber Eats<sup>®3</sup> fees, including sales tax, will be refunded up to \$10 per statement cycle. Apple Music<sup>®</sup>, iTunes<sup>®</sup>, Apple One<sup>®</sup>, Amazon<sup>®</sup>, Spotify<sup>®</sup>, Uber<sup>®</sup>, and Uber Eats<sup>®</sup> purchases must be made using a SWACU debit card to qualify. The refund amount per cycle will be based on the amount granted from meeting prior month's eligibility requirements and the expiration period assigned and will be credited on the first business day of the next month's statement.

### EXPIRATION

Apple Music<sup>®</sup>, iTunes<sup>®</sup>, Apple One<sup>®</sup>, Amazon<sup>®</sup>, Spotify<sup>®</sup>, Uber<sup>®</sup>, and Uber Eats<sup>®</sup> credits earned each statement cycle must be used in the cycle credited.

### FEES and CHARGES

There is no monthly service fee for this account. Please refer to the "Fees and Transactions" page for additional fees and charges that may apply.

### TRANSACTION LIMITATIONS

No transaction limitations apply to this account.

<sup>3</sup>Apple Music<sup>®</sup>, iTunes<sup>®</sup>, and Apple One<sup>®</sup> are registered trademarks of Apple Inc.; Amazon<sup>®</sup> is a registered trademark of Amazon Inc.; Spotify<sup>®</sup> is a registered trademark of Spotify Inc.; Uber<sup>®</sup> and Uber Eats<sup>®</sup> are registered trademarks of Uber Technologies Inc.; Visa<sup>®</sup> is a registered trademark of Visa Inc. Apple Inc., Amazon Inc., Spotify Inc., and Uber Technologies Inc. are not participants in, or sponsors of this program.

