

**IMPORTANT NOTICE OF CHANGE IN TERMS AFFECTING YOUR
EVERGREENDIRECT CREDIT UNION ACCOUNT EFFECTIVE
JANUARY 1, 2023.**

The following sections of our Membership Agreement and Disclosures have been amended as follows:

TRUTH AND SAVINGS DISCLOSURE

2. Kasasa Accounts

We are changing the first qualification requirement from: make 12 Debit card purchases that post and settle your account;

We are changing to: make 12 Debit card purchases with a minimum purchase of \$3 per transaction that post and settle your account;

We are adding the bold and underlined verbiage to the following sentence: The monthly qualification cycle is defined as a period beginning one business day prior to the first day of the current statement cycle through **the end of** one business **processing** day prior to the close of the current statement cycle.

We are adding the bold and underlined verbiage to the following sentence:
The following transactions do not count toward earning account rewards:
ATM-processed transactions, transfers between accounts, debit purchases
Processed by merchants and received by our credit union as ATM transactions,
non-retail payment transactions, **debit card purchases that do not meet the minimum purchase requirement of \$3 per transaction that post and settle your account,**
and purchases made with debit cards not issued by our credit union.

We are adding the following bold and underlined verbiage to this paragraph:
Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle are not considered normal, day-to-day spending behavior. **For example, five debit card transactions, each for three dollars, conducted at a convenience store, two days before the end of the cycle period would not be considered by our institution as normal, day to day spending behavior.** These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards.
evergreenDIRECT Credit Union reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications for four (4) consecutive months, may have their Kasasa checking account converted to a different checking account or closed altogether.

We have the right to close this account at any time, without notice to you. Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted, and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. An evergreenDIRECT Credit Union check for the remaining balance, if applicable, will be mailed to the accountholder at the address indicated on our current records. Upon termination of your Kasasa account, any optional add on products/services associated with this account will also be terminated at the same time.

ATM Refunds: We are changing our maximum ATM refund on our Kasasa Cash, Kasasa Cash Back and Kasasa Tunes from up to \$25.00 to up to \$20.00 per month.

All other terms and conditions of your Truth in Savings Disclosure remain unchanged and in full force and effect.