

Federally insured by NCUA.

¹ To earn Cashback Rewards and avoid \$10 monthly service fee, one of the following criteria must be met: Receive monthly qualifying direct deposit(s), as previously defined, totaling \$1,000 or more OR maintain average daily balance of \$5,000 in your Cashback Rewards Checking Account. Account must be active and in good standing in order to receive Cashback Rewards Checking offers. Not available for business accounts or public funds. Limit to 5 Cashback Rewards Checking accounts per member. When Cashback Rewards transaction requirements are met, earn 1% cash back on Citadel debit and/or credit card purchases that post to your account each statement cycle from Citadel debit and/or credit cards linked to your Citadel Cashback Rewards Checking Account. Maximum Cashback Rewards: \$10 per month. Cashback Rewards will be calculated at month end on net purchases (purchases minus any credit or returns). Available Cashback Rewards may be redeemed at any time during the year through Online and Mobile Banking or by contacting Citadel. Earned Cashback Rewards can only be deposited to your Cashback Rewards Checking Account. For full Cashback Rewards program details and disclosures, visit CitadelBanking.com/CashbackChecking.

² ATM transactions at non-Citadel ATMs may be subject to a surcharge from the ATM owner. For a list of ATMs with no surcharge, visit Citadelbanking.com/atm.

³ Citadel offers several overdraft protection options including [Courtesy Pay](#) and automatic transfers from a Citadel savings or loan account. An overdraft occurs when the available balance in your account is not sufficient to cover a transaction. Citadel offers several options for you to avoid the extra expenses caused by a bounced check or insufficient funds. These include: transferring funds from a Citadel Savings and/or Money Market Account; advancing funds from a Citadel Personal Line of Credit; and Courtesy Pay. Citadel offers Courtesy Pay for its members and may pay overdrafts for the following types of transactions: checks, ACH withdrawals, Bill Payer payments, and/or recurring debit card transactions (e.g., monthly payments debited from your account). As a Citadel member, if you have a checking account and qualify, you will automatically be enrolled in Courtesy Pay when you open your account. If you wish to use one of the other options, which may be free or less expensive than Courtesy Pay, you can sign up at any time. We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not pay an overdraft, your transaction will be declined and not paid. If you want to use Courtesy Pay to pay overdrafts for one time, everyday debit card transactions (e.g. Starbucks®, Home Depot®, grocery stores, gas stations, etc.), you must opt in and give us your permission. You can opt in by: completing the opt-in form in [Online and Mobile Banking](#) by selecting 'Courtesy Pay' under 'Accounts' in the main menu; visiting any [Citadel Branch](#); calling Citadel toll free at [\(800\) 666-0191](tel:8006660191); or you cannot use Courtesy Pay to pay for overdrafts on ATM withdrawals. For a complete list of fees associated with overdrafts, please refer to [Citadel's fee schedule](#).

When you use Courtesy Pay, we will charge you a fee of \$33 each time we pay an overdraft. There is no limit on the amount of total fees we can charge you for over drafting your account. Any fees charged will count against your Courtesy Pay limit. For information on Citadel's check clearing policies, please contact us at [\(800\) 666-0191](tel:8006660191). You can opt out of Courtesy Pay at any time. Please visit any branch, or contact us at the toll free number above.

⁴ A qualifying direct deposit is defined as a recurring direct deposit of payroll, pension, Social Security, Government benefits, or other regular monthly income, electronically deposited into the account. Internal or external transfers from one account to another, mobile deposits, and deposits made at a banking location, ATM, or through Online and Mobile Banking do not qualify as a direct deposit.

⁵ A \$5 monthly inactivity fee will apply if there is no activity on any Citadel account for one year – this fee is waived if combined balance of all deposit accounts is \$500 or more. Fee does not apply to primary account holders less than 13 years of age. Inactivity is defined as a 365-day period during which there were no customer-initiated transactions on any Citadel account. All standard account requirements apply. Information accurate as of 04/04/2022 and subject to change without notice. Offers may be modified or withdrawn at any time. Fees may reduce earnings.