

Relationship Rewards Questions & Answers

1 - What is changing?

University Credit Union is changing the way member accounts are structured to better meet your needs. It's simple, the deeper your relationship with University Credit Union, the more rewards you will receive. On January 31, 2014 we will automatically enroll your account into one of the relationship tiers (Basic, Basic e*Checking, Plus or Premier). This will be based on your account balances as of January 31, 2014 and will determine your tier for February 2014. This process will repeat each month ("Qualification Period"). We encourage you to speak to one of our Member Service Representatives today to review the different options available. We understand you have questions and we want to make this an easy and smooth transition for you. We are excited to offer you the chance to experience the great new benefits coming your way!

2 - Why "Relationship Rewards" and how will this benefit you?

Through the Relationship Rewards Program you are able to qualify for accounts and services with reduced or no monthly charges as long as the required relationship is maintained. The deeper the relationship, the more rewards you will receive. You can count on your Membership Service Representative to help identify your needs, and to explain which University Credit Union accounts and services best suit you. Relationship Rewards will allow you to obtain more favorable loan terms, more favorable CD rates and reduced pricing on various services. Now you have control over your service fees and the type of account you need!

3 - How will this impact my daily usage of University Credit Union's accounts and services?

Your account and services will continue to give you the same convenience and peace of mind as always. Your debit card, direct deposit, account number(s) and other services will not change. There is no action required as the enrollment into the program is automatic for all members. However, we do recommend you stop by your local branch and review your account with a Member Service Representative.

4 - Are there any accounts excluded from these changes?

Excluded accounts include business accounts and negative balance accounts. Basic Accounts for students under 24 years old currently enrolled in a higher learning institution and members under the age of 18 will have the \$5.00 fee waived. These accounts may still qualify for the Plus or Premier tier.

5 - Will I be charged a fee if I only have a savings account?

The monthly maintenance fee only applies to checking accounts. All other fees would still apply if the service is used. However, savings account only members may still qualify for Plus or Premier level if you meet the requirements.

6 - How will I know my tier level each month?

Starting with your statement for the month of January 2014, your tier level and savings for the month will be displayed at the end of the statement. The new tier level will apply for the following month.



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7 - Once I qualify for a specific tier, does it always remain the same?

A program is run on the last business day of each month to determine your current relationship with your credit union based on the balances that month. This will determine your tier and rewards for the following month. You can move from one tier level to another each month depending on changes to your deposit and loan relationship.

8 - Where can I get more information on Relationship Rewards?

You can contact University Credit Union at 786.425.5000, visit the website (www.myunicu.coop) or stop into any of the convenient branch locations to discuss how the Relationship Rewards Program will benefit you!

9 - For the basic e*checking account, do I have all 30/31 days of the month to meet the debit card transaction requirements and the bill payer requirements? Does the last day of the month count?

All calculations are determined and based on the last business day of the month. Any transactions that are completed after the last business day of the month but still in the calendar month will be included in the following month's totals.

10 – If I open my account during the last week of the month, will I be charged a fee?

The monthly maintenance fee is waived for accounts open less than 30 days. Any other service related fees would still apply.

11 – How do you calculate the balances for deposit accounts on the last business day of the month?

We will use the actual balances as of the last business day of the month. University Credit Union will aggregate all of your deposit accounts (savings, money market, certificates of deposit) to determine your total deposit balances. That total will determine which tier you will qualify for and that tier will be for the following month.

12 – How do you calculate the loan balances on the last business day of the month?

We will use the outstanding loan balance we have on file the last business day of the month. University Credit Union will aggregate all of your outstanding loan balances to determine your total loan balance. Credit card balances will be calculated using the last stated balance at time of qualification. Credit card charges or loan payments that have not been posted to our system by the end of business on the last business day will not be included in the total loan balance calculation. That total will determine which tier you will qualify for and that tier will be for the following month.

