



**Effective January 14, 2019**

<b>Simply Rewards Checking - Cash</b>	<b>Interest Rate</b>	<b>Annual Percentage Yield</b>
Qualifying balances up to \$10,000	1.99%	2.01%
Qualifying balances over \$10,000	0.50%	2.01% to 0.64%
Non-Qualifying balances	0.01%	0.01%
<b>Simply Rewards Saver</b>	<b>Interest Rate</b>	<b>Annual Percentage Yield</b>
Qualifying balances up to \$50,000	1.00%	1.01%
Qualifying balances over \$50,000	0.10%	1.01% to 0.40%
Non-Qualifying balances	0.01%	0.01%

[View our qualification cycles.](#)

\*APY=Annual Percentage Yield. APYs accurate as of 01/14/2019. Rates may change after account is opened. Saver account must be opened with a Simply Rewards Checking-Cash account as a product bundle. Interest earned and ATM fee refunds paid to the Simply Rewards Checking – Cash is automatically transferred to Simply Rewards – Saver each statement cycle. Minimum to open is \$100 for Simply Rewards Checking-Cash and \$5.00 for Simply Rewards-Saver. Fees could reduce earnings.

To meet the qualification requirements, the following transactions and activities must post and settle to your account during the Monthly Qualification Cycle: at least 15 debit card purchases, at least one preauthorized ACH debit or credit, and be enrolled in and receive eStatements. Transactions may take one or more banking days from the date transaction was made to post to and settle account. ATM-processed transactions do not count towards qualifying debit card transactions. "Monthly Qualification Cycle" means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle. The Monthly Qualification Cycle is not the same as the Statement Cycle.

Simply Rewards Checking-Cash: If qualifications are met each monthly qualification cycle: (1) Domestic ATM fees incurred during qualification cycle will be reimbursed up to \$25 (\$5.00 maximum per single transaction) and credited to account on the last day of monthly statement cycle; (2) balances up to \$10,000 receive APY of 2.01%; and (3) balances over \$10,000 earn 0.50% interest rate on the portion of the balance over \$10,000, resulting in 2.01% - 0.64% APY depending on the balance.

If qualifications are not met on Simply Rewards Checking – Cash all balances earn 0.01% APY and ATM fees are not reimbursed.

Saver: If qualifications are met each monthly qualification cycle balance up to \$50,000 receive APY of 1.01% and balances over \$50,000 earn 0.10% interest rate resulting in an APY for this tier ranging from 1.01% to .40%, depending on the account's balance.

If qualifications are not met during the monthly qualification cycle, the APY is 0.01%.