

## KASASA TUNES ACCOUNT DISCLOSURE

Effective June 1, 2014

The KASASA TUNES account awards credit towards iTunes® or Amazon®, Spotify®, Pandora® or Google Music® purchases on eligible checking accounts.

**Qualifications:** To qualify, we ask you to do a few simple things you many already do (in order to receive the full benefits):

- Have at least ten (10) point of sale purchases using your State Employees Credit Union (SECU) debit card;
- Be enrolled and receive e-statements; update SECUNM with any changes in email address.
- Be enrolled and login to online banking;
- Have a direct deposit or an electronic withdrawal post and settle to your KASASA TUNES account;
- Sign up for an iTunes®, Amazon®, Spotify®, Pandora® or Google Music® account.

A share (membership) account with a minimum balance of \$50 must be maintained. These qualifications must be met during the monthly qualifications cycle in order to receive the \$5 monthly rewards. Qualifications must post and settle one business day prior to the last business day of the month. Limit one account per house hold, consumer accounts only.

**Minimum Balance Requirements:** There is no minimum balance required.

**Transaction Limits:** Have at least ten (10) point of sale purchases each month using your SECU MasterCard debit card, and they must post and settle to your KASASA TUNES account one business day prior to the last business day of the month.

**Rewards for KASASA TUNES are as follows:** 1) Upon enrollment, you will receive a \$10 credit (good for 90 days), and an additional \$5 credit at the end of the month (good for 30 days) towards purchases at iTunes®, Amazon®, Spotify®, Pandora® or Google Music®. 2) Each month, if all requirements are met, you will receive an additional \$5 credit (good for 30 days) towards iTunes®, Amazon®, Spotify®, Pandora®, or Google Music®. (3) Receive up to 4 insufficient fund refunds per year.

At our discretion, the credit union may change the amount of credits to be received at any time.

**Crediting:** For every purchase made during the month to your iTunes®, Amazon®, Spotify®, Pandora® or Google Music® account with your SECUNM debit card only, your KASASA TUNES account will be credited on the last day of each month for the total amount of your purchases including tax but not to exceed the amount of your credit.

**Compounding:** There will be no compounding of credits from month to month on this checking account (except the initial set up credit, which is good for 90 days). If purchases to iTunes®, Amazon®, Spotify®, Pandora® or Google Music® are not made within the next month, you will lose your \$5 credit.

**Fees and Charges:** There are no service charges or transaction fees associated with this account as long as there is activity on the account. If there is no activity on the account within a 12 month period, the account will be converted to a Regular Personal Checking account and all applicable fees will apply. The fees for Regular Checking are listed under the Credit Union Fee Schedule.

**ATM Fees:** If you have met your eligibility qualifications for the monthly cycle, we will refund all ATM fees assessed by our credit union or other financial institutions for using a non credit union machine, up to a maximum of \$25 a month. This does not include any insufficient funds fees (NSFs) or uncollected funds fees. For individual ATM fees \$5 or greater please contact SECUNM for your refund.

If you close your account before the awards are credited to your account, you will not receive the awards or ATM Fee refunds. Any unused awards will be forfeited.