

Ent Extras: Additional Program Information

The Ent Extras program is subject to change at Ent's sole discretion.

Ent Extras rewards are paid each November 30 on eligible accounts and loans as of October 31. The account must have a minimum balance of \$5.00 in a savings type account to receive the reward. Rewards are not paid if the account is closed on or before November 30.

Rewards are dividends that are tax reportable. Eligibility and payouts are based on the current calendar year.

Ent Extras rewards:

- \$10 for actively using online or mobile banking
- \$10 for an activated debit card
- \$10 for receiving eStatements only
- \$25 for an auto, recreational vehicle or motorcycle loan
- \$50 for an home equity loan or home equity line of credit
- \$75 for a mortgage loan
- \$250 for a corporate loan or corporate line of credit

Accounts are ineligible if they have resulted in a loss to the credit union.

Actively using online or mobile banking: The member must have logged in to online or mobile banking at least one time in the 90 days prior to October 31.

Activated debit card: Debit cards must be open and activated as of October 31. Each account is paid the reward for up to five activated debit cards on consumer, business accounts and corporate accounts. Health Savings Account debit cards and ATM cards are excluded from receiving the activated debit card reward.

eStatements only: The member must have opted out of receiving paper statements prior to October 31.

Consumer Loans:

All of the following types of products are included:

- Home Equity Loans and Lines
- Vehicle Loans

Mortgage loans

Eligible Mortgage Loan products include:

- Fixed Rate Loans
- Adjustable Rate Loans
- VA and FHA Loans
- Jumbo Loans
- Lot and Land Loans
- Construction Loans

Corporate Loans:

Eligible Corporate Loans include:

- Line of Credit - Fixed

- Line of Credit - Variable
- Revolving Line of Credit - Fixed
- Term Fixed
- Term Variable
- Revolving Line of Credit - Variable

Loan Qualifications:

Loans are ineligible to receive rewards if:

- The loan is paid in full on or before October 31.
- The account is closed on or before November 30.
- The loan is past due or delinquent as of October 31.
- The loan is not funded as of October 31.
- The loan is in a right of rescission period, if applicable.
- And, unsecured personal loans, personal lines of credit and business lines of credit are not eligible.