

ENT EXTRAS® PROGRAM

There are three components to the Ent Extras program: *Ent Extras Savings, Ent Extras Checking and Ent Extras Cash Rewards.*

Ent Extras dividends and rewards are tax reportable. The Ent Extras program is subject to change at Ent's sole discretion.

ENT EXTRAS SAVINGS AND CHECKING: A member must opt in to both the Ent Extras Savings and Checking to be eligible for the Ent Extras Cash Rewards.

ENT EXTRAS SAVINGS (HIGH YIELD)	ENT EXTRAS CHECKING (HIGH YIELD)
A member has the ability to select which savings account to opt in for Ent Extras Savings. Once a member opts in to an Ent Extras Checking account the member will also be enrolled in an Ent Extras Savings that earns a higher interest rate on \$500 or less of the average daily balance (ADB) as of the end of the month. The remaining balance earns the current dividend savings account rate as listed at Ent.com/rates. A higher rate is earned when there are at least five (5) debit or credit transactions, excluding dividend postings and internal Ent transfers on the Ent Extras Checking share.	Ent Extras Checking earns a higher interest rate on \$500 or less of the ADB as of the end of the month, with the remaining balance earning the current dividend checking account rate for ValuePLUS checking as listed at Ent.com/rates. A minimum of five (5) debit or credit transactions, excluding dividend postings and internal Ent transfers are required on the Ent Extras Checking. A member must have an open Ent Extras Checking to receive the higher monthly interest rate.

Definition:

ADB – Average Daily Balance is calculated by adding the end of day ledger balance for each day of the month and dividing that total by the number of days in the month.

EXAMPLES:

\$1,200 average daily balance in savings

You earn 5.84% dividend rate on the first \$500.

You earn the current dividend savings account rate on any balance over \$500.

\$1,200 Average Daily Balance Savings Example

$$\$500 \times 5.84\% = \$29.20$$

$$\$29.20 / 365 = \$0.08$$

$$\$0.08 \times 31 = \$2.48$$

$$\$700 \times 0.10\% = \$0.70$$

$$\$0.70 / 365 = \$0.002$$

$$\$0.002 \times 31 = \$0.06$$

SAVINGS DIVIDEND = \$2.54

\$900 average daily balance in checking

You earn 3.93% dividend rate on the first \$500.

You earn the current checking dividend rate on any balance over \$500.

\$900 Average Daily Balance Checking Example

$\$500 \times 3.93\% = \19.65

$\$19.65 / 365 = \0.05

$\$0.05 \times 31 = \1.67

$\$400 \times 0.05\% = \0.20

$\$0.20 / 365 = \0.0005

$\$0.0005 \times 31 = \0.02

CHECKING DIVIDEND = \$1.69

ELIGIBILITY: The following account types are eligible to opt in to Ent Extras Savings and Ent Extras Checking. These accounts include all savings and checking accounts available for conversion: primary savings, regular savings, corporate savings, business savings, star savings, galaxy savings, free student checking, Lion One, ValuePLUS checking, free checking, free business checking, and corporate checking.

- Accounts are ineligible if they have resulted in a loss to the credit union or are in a restricted status.
- Accounts are reviewed monthly and may be removed from eligibility due to reasons which may include, member voluntary closure of required Ent Extras Savings or Checking, the account caused a loss to the credit union, or was placed in restricted status.
- Members must opt in to Ent Extras Checking, and will automatically be enrolled in an Ent Extras Savings of their choice.
 - Accounts will not be automatically opted in to the Ent Extras Savings or Checking account.
- To receive the higher dividend rate on the Ent Extras Checking and Ent Extras Savings, the member must have a minimum five (5) transactions per month on the Ent Extras Checking, excluding dividend postings and internal Ent transfers.
- Limit one Ent Extras Checking & Ent Extras Savings per account.
- 4 free foreign ATM fees per month.
- Opted in members who close their account mid-month will be paid dividends at the current checking or savings dividend account rate, not the promotional rate.
- Members must contact a member service representative to opt out of the Ent Extras Savings, Checking. **This will opt you out of Ent Extras Cash Rewards.**

MINORS

- All members under 18 will qualify for Ent Extras Savings without the Ent Extras Checking requirement.
 - If a minor has an open checking share and is requesting to opt in to Ent Extras Savings, they also must opt in their checking, but are not required to perform the five (5) transactions on checking to get paid the high yield rate.

- A minor of any age less than 18 can open a joint checking share with parent or legal guardian.
- Once a member is 18 years of age, they will have until the end of the following month to open an Ent Extras Checking to continue in the Ent Extras program. Once a checking is opened, the savings remains eligible and the checking will be enrolled at the time of opening; otherwise, the program will be discontinued for their Ent Extras Savings account.

BUSINESS DIVIDEND & ANALYSIS CHECKING TYPES

- If a business member only has a dividend and/or analysis checking, Ent will waive the Ent Extras requirement to opt in a checking, and allow those members to opt in their savings making them eligible for Ent Extras Cash Rewards (annual payout).
 - The five (5) transactions on an Ent Extras Checking is non-applicable.
 - These members who opt into the saving will earn the high yield rate on the savings of their choice for an average daily balance of \$500 or less.
- If a business member has a “free business checking” and a dividend and/or analysis checking, the member must opt in their free business checking with their savings of choice.

ENT EXTRAS CASH REWARDS:

Ent Extras Cash Rewards will be paid out based on a cumulative average of the monthly average daily balance for the months enrolled during the calendar year 2020. Ent Extras Cash Rewards will be paid on January 31, 2021. Account must be open on January 31, 2021 to receive any rewards.

- Deposit share types eligible for Ent Extras Cash Rewards include: savings, money market savings, IRAs and certificates. Checking accounts are excluded from the Cash Rewards calculation. Limitation: A cumulative average of the monthly average daily balances up to a cap of \$350,000 resulting in a maximum annual reward of \$350 per account at the 0.10% payout rate.
- All current (not 60 days past due) consumer, mortgage, business and corporate loans as of January 31, 2021 with an outstanding unpaid balance are eligible for Ent Extras Cash Rewards. A cumulative balance cap of \$350,000 resulting in a maximum annual reward of \$350 per account at the 0.10% payout rate. Loans are ineligible if they are not funded as of December 31, 2020 or if they are closed on or before the payout date January 31, 2021.
- Total dollar rewards that can be received per account is \$350 for the deposit relationship and \$350 for the loan relationship equating to a maximum annual reward of \$700.
- Credit cards are excluded from Ent Extras Cash Rewards since Ent is neither the issuer nor the lender of these cards.

For additional information visit:

- ent.com
- ent.com/rates
- ent.com/legal (Membership Agreement)