

**ENT EXTRAS® PROGRAM**

**These are the components of the Ent Extras program affecting *Ent Extras Savings and Ent Extras Checking*.**

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

**ENT EXTRAS SAVINGS AND CHECKING: A member must have both an Ent Extras Savings and Checking to earn the dividend rates stated.**

<b>ENT EXTRAS SAVINGS (HIGH YIELD)</b>	<b>ENT EXTRAS CHECKING (HIGH YIELD)</b>
<p>Once a member has an Ent Extras Checking the member will also have an Ent Extras Savings (limit one).</p> <p>This savings account earns a higher dividend rate on \$500 or less of the average daily balance (ADB) as of the end of the month, with the remaining balance earning the current lower dividend rate for the savings account listed at Ent.com/Rates.</p> <p>The higher rate on savings is earned when there are at least five (5) checking transactions, excluding dividend postings and internal Ent transfers, on one Ent Extras Checking share.</p> <p>Limit one Ent Extras Savings and Ent Extras Checking per account.</p>	<p>Ent Extras Checking earns a higher dividend rate on \$500 or less of the average daily balance (ADB) as of the end of the month, with the remaining balance earning the current lower dividend rate for the checking account listed at Ent.com/Rates.</p> <p>A minimum of five (5) transactions, excluding dividend postings and internal Ent transfers, are required on the Ent Extras Checking in order to earn the higher dividend rate.</p> <p>Limit one Ent Extras Savings and Ent Extras Checking per account.</p>

**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.

**ELIGIBILITY:**

- Members must open or upgrade to an Ent Extras Checking and will automatically be enrolled in an Ent Extras Savings.
  - If an Ent Extras Checking is closed, dividends will be paid at the lower rate and the associated Ent Extras Savings will be unenrolled.
  - If an Ent Extras Savings is closed, dividends will be paid at the lower rate.

- To receive the higher dividend rate on the Ent Extras Checking and Ent Extras Savings, the member must have a minimum of five (5) transactions per month on the Ent Extras Checking, excluding dividend postings and internal Ent transfers.
- Limit one Ent Extras Savings per account.
- Member may have one Ent Extras Checking account and to earn the higher dividend rate, the member must have a minimum of five (5) transactions per month on each Ent Extras Checking.
- Four (4) free foreign ATM fees are permitted each 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**

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

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

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

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

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

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

$$\text{SAVINGS DIVIDEND} = \$2.54$$

\$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**

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

$$\$19.65 / 365 = \$0.05$$

$$\$0.05 \times 31 = \$1.67$$

$$\$400 \times 0.05\% + \$0.20$$

$$\$0.20 / 365 = \$0.0005$$

$$\$0.005 \times 31 = \$0.02$$

$$\text{CHECKING DIVIDEND} = \$1.69$$

**MINORS**

- All members under 18 will qualify for an Ent Extras Savings without the Ent Extras Checking requirement.
  - o If a minor has an Ent Extras Savings and Ent Extras Checking, they are not required to perform the five (5) transactions on checking to get paid the higher dividend rate.
  - o A minor of any age less than 18 can open a joint checking share with a parent or legal guardian.
  - o Once a member is 18 years of age, they will have their birth month plus 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 the 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.
  - The five (5) transactions on an Ent Extras Checking are not required.
  - Savings earns a higher dividend rate on \$500 or less of the average daily balance (ADB) as of the end of the month, with the remaining balance earning the current lower dividend rate for the savings accounted listed at Ent.com/Rates.
- If a business member has a Free Business Checking and a Dividend and/or Analysis Checking, the member must opt the Free Business Checking in to Ent Extras along with the savings of their choice.

For additional information visit:

- Ent.com
- Ent.com/Rates
- Ent.com/Legal (Member Agreement)