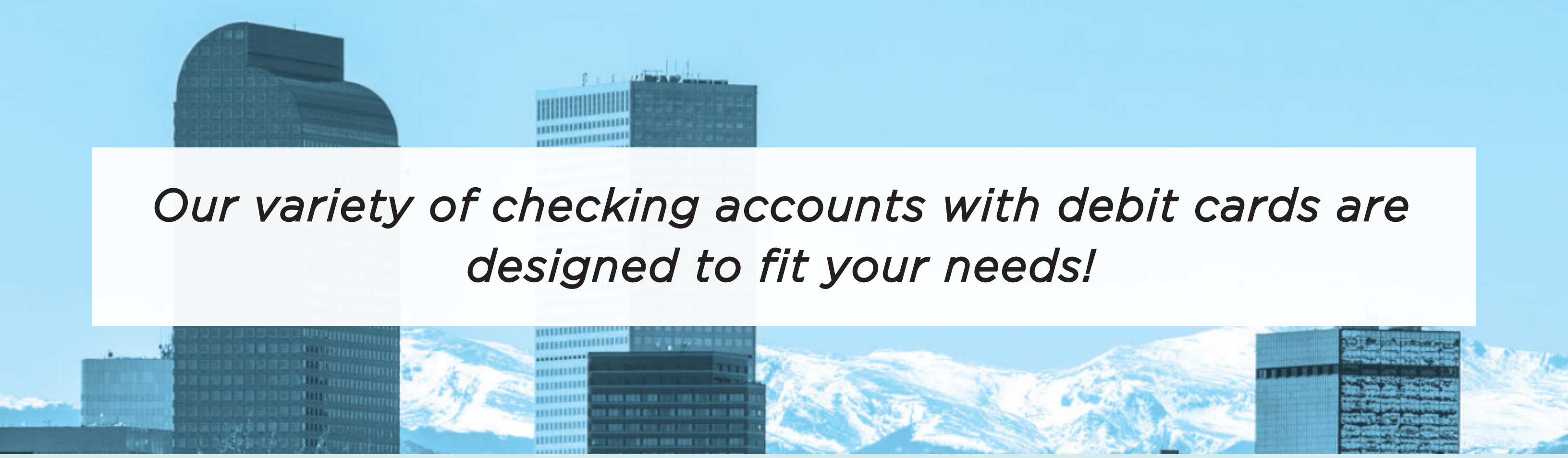
CHECKING ACCOUNTS
credit union OF DENVER



Our variety of checking accounts with debit cards are designed to fit your needs!

EARN WHILE YOU SPEND

Which checking account will work best for your needs?

FEATURES	CASHBACK REWARDS	INTEREST REWARDS
Best For	Great for Everday Banking	Perfect for Higher Balances
Minimum Balance Requirement	$0	$0
Monthly Account Fee	$0	$0
Standard Annual Percentage Yield	N/A	0.05% APY[3]

MONTHLY REWARDS	CASHBACK REWARDS	INTEREST REWARDS
ATM Fee Refund	up to $25[1]	up to $25[1]
Rewards Annual Percentage Yield	N/A	5.00% APY up to $10,000 balance [1,3]
Cashback	Maximum reward of $5 per month[2]	N/A

GET PAID WHILE YOU PAY

Monthly Requirements for Cashback & Interest Rewards: To earn the Cashback or Interest Rewards and ATM fee refunds from either of these accounts, each month there are three simple requirements[1]:

- Receive a Direct Deposit, Mobile Deposit, or Electronic Transfer from another institution of at least $1
- Receive eStatements
- Use your Credit Union of Denver Debit Mastercard® at least 15 times monthly, online or at retail establishments

If you miss the requirements one month, there's no penalty, just start over the next month![4]

CASHBACK REWARDS

Earn 5% cashback of your total debit card transactions, up to **$5 each month**[2], and receive up to $25 of ATM fees refunded monthly[1].

INTEREST REWARDS

Earn **5% Annual Percentage Yield**[3] (APY) on balances up to $10,000 and 0.20% APY on balances over 10K and receive up to $25 of ATM fees refunded monthly[1].

Digital Banking provides a convenient Rewards Tracker to help you stay on top of your efforts to earn rewards on your checking account.

continued on the next page

MANAGE YOUR DAILY CASH FLOW

BASIC BUSINESS

A Business Checking Account, with no minimum balance, for your business needs. Only a $10.00 monthly account maintenance fee.

Card Management Tools - Stay Informed with Alerts

From within digital banking, you can set-up **Transaction Alerts** (Be alerted via text message for all transactions that occur on that card), **Spending Alerts** (Alerts for transactions that surpass the limit you set). Plus, you will be able to lock, and unlock your cards online 24/7.

FEATURES & BENEFITS

- No Annual Account Fees
- Card Management
- Instant Issue Contactless Debit Card
- Bill Pay
- Zelle®
- Mobile Banking & Deposit
- Call-24 Telephone Teller
- One NSF Fee Refund per year
- Free Shared Branch Access and over 30,000 ATM's nationwide
- Only 1% Foreign Transaction Fee with Debit Card[5]
- Rewards Tracker in Digital Banking

A Prime Share (savings) account with a $5.00 deposit is required for membership prior to opening a checking account.

[1] Monthly Account Requirements: At least 15 debit card transactions, Direct Deposit or Automatic Credit electronically posted to the account and be enrolled in eStatements to receive higher interest rate/cashback/ATM fee refunds. If the Account Requirements are met, the rewards noted will be applied.

[2] Up to 5% of the net purchase amount on debit card purchases with a maximum reward of $5 per calendar month.

[3] APY = Annual Percentage Yield. Rates are variable and subject to change at any time. Rates current as of May 2024.

[4] The timing of debit card transactions hitting your account are not in the control of the Credit Union.

[5] Foreign Transaction Fee for all debit and credit card transactions made in foreign countries, in foreign currencies, or initiated by phone or Internet with parties located outside of the U.S. 1% fee is calculated on final settlement amount in US dollars.

Fees incurred on account can reduce earnings. Applicant(s) must clear check reporting agency. The credit union also retains the right to obtain a Credit Bureau report on each applicant. For all Checking Account disclosures, see our Membership Booklet and Truth in Savings information located on our website at cudenver.com/disclosures.

All accounts are Federally Insured by the NCUA.