



Relationship Rewards

Program Disclosure

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Every member who opens a Logix Checking or Money Market Account is automatically enrolled in Relationship Rewards. Simply put, the more you save or borrow with us, the more advantages you'll enjoy. You and every member of your household will automatically receive these benefits when you qualify for Relationship Rewards.

Here's How You Qualify

SILVER

GOLD

PLATINUM

Required Balance Your household's combined Logix loan, mortgage, checking, money market and savings balances (excluding certificates)	\$20,000	\$35,000	\$100,000
Here's What You Get			
Fee-Free transactions at 30,000 CO-OP Network ATMs	Unlimited	Unlimited	Unlimited
Fee Waiver at non-Logix ATMs and non-CO-OP ATMs	Unlimited	Unlimited	Unlimited
ATM Surcharge Rebate	Unlimited	Unlimited	Unlimited
Checking Account Monthly Service Charge Waiver	None	Yes	Yes
Personal Check Order Fee Waiver	1 box free each year	1 box free each year	2 boxes free each year (any style)
Overdraft Protection Transfer Fee Waiver	None	None	Unlimited
Low Balance Fee Waiver	Waived	Waived	Waived
Premier Checking Dividend Rate Bump	The deeper your relationship, the greater your reward Refer to our Account Rate Sheet or ask for details		
Certificate Account Dividend Rate Bump			
Mortgage Loan Fee Discount	\$250	\$500	\$750
Vehicle Loan Interest Rate Discount	-0.05%	-0.10%	-0.25%
Platinum Rewards Credit Card Points Earned for Each \$1 in Purchases	1.5 points	2 points	3 points
Cashier's Check Fee Waiver	None	2 per month	2 per month
CO-OP Shared Branch Network Transaction Fee Waiver	2 per month	3 per month	Unlimited

Relationship Rewards Program Disclosure

General – The Logix Relationship Rewards Program (Relationship Rewards) is designed so that every member who opens a Logix Checking or Money Market Account is automatically enrolled in Relationship Rewards. With Relationship Rewards, the more you save or borrow with Logix, the more advantages you'll enjoy. You and every member of your household will automatically receive these benefits when you qualify for Relationship Rewards. The Relationship Rewards table above illustrates the Silver, Gold and Platinum Rewards Tiers and the Rewards available to you at each Rewards tier. The Relationship Rewards Program is not available to business accounts established on and after May 18, 2017.

New Membership Three (3) Calendar Month Gold Level Introductory Period - New Logix members will be automatically classified at the Gold Relationship Rewards Tier for the month you become a new Logix member plus three (3) calendar months, when you establish new membership, deposit the required \$5.00 par value membership share, and meet the Logix Checking or Money Market Account Requirement as described in the following section. The Gold Level Introductory Period starts the date you establish membership with us (not the date the Logix checking or money market account is opened, if opened at a later date). During the Gold Level Introductory Period new members are not eligible for the Mortgage Loan Fee Discount at the Gold Relationship Rewards Tier level unless you have at least \$35,000 in your Logix savings, checking or money market account; refer to that specific Rewards section below for complete information.

Logix Checking or Money Market Account Requirement – In order to participate in the Logix Relationship Rewards Program you must open and maintain a Logix High Rate Checking Account, Premier Checking Account, Advantage Checking Account, NextGen Checking Account, Teen Checking Account, or Money Market Account.

Household – Means all member accounts that reflect the same primary Social Security Number or mailing address, regardless of the account name or number, and that include at least one checking or money market account. Households which do not include at least one checking or money market account are not eligible for Relationship Rewards.

Household Balance and Earning Rewards – When your combined Household Loan Balances and Core Saving Balances (**Household Balance**) meets or falls within the Household Balance requirement for the Silver, Gold or Platinum Relationship Rewards Balance Tier for any calendar month, you will earn the stated Rewards for that period.

Loan Balances – “Loan Balances” means all Logix vehicle (auto, boat, motorcycle, recreational vehicle and motorhome) loan balances, outstanding balances on Logix credit cards, mortgage loan balances, and outstanding balances on Logix home equity lines of credit, and the outstanding balance of any other Logix line of credit your Household has with us as of the close of business on the last day of the calendar month.

Core Savings Balances – “Core Savings Balances” means the combined average daily balance of all Logix savings, checking and money market accounts (excluding certificates) of the Household for the calendar month.

Brokerage – Members who have a Logix checking or money market account and a Logix brokerage relationship automatically qualify at the Silver Relationship Rewards Tier regardless of Household Balance.

Relationship Rewards Balance Tiers – When your Household Balance is or falls between: \$20,000.00 and \$34,999.99 you qualify at the **Silver** Relationship Rewards Balance Tier; from \$35,000.00 and \$99,999.99 you qualify at the **Gold** Relationship Rewards Balance Tier; and \$100,000.00 and over you qualify at the **Platinum** Relationship Rewards Balance Tier.

Balance Tier Change Allowance Period – If your Household Balance drops in any calendar month and you fall into a lower Relationship Rewards Balance Tier; for example, if you drop from the Platinum balance tier in March to the Gold balance tier in April, you will continue to enjoy the Rewards earned at the previous Relationship Rewards Balance Tier for one calendar month (in this example, you would remain at the Platinum tier for the month of April). This Balance Tier Change Allowance Period may also be referred to as a probationary period.

Rewards – A “Reward” is a fee waiver or service charge waiver, a fee or other charge that we rebate by reversal of the amount from the account originally affected, a waiver of or discount in the cost of a personal check order, an increase or “bump” above the base rate in the dividend rate earned on the designated Logix checking or certificate account, a discount or credit toward origination-related fees on a new Logix mortgage loan, a reduction in the interest rate on a new Logix auto or other vehicle loan, or the number of points earned on purchases using a Logix Platinum Rewards Credit Card in connection with the Logix Rewards Program, as specifically set forth in the “Here’s What You Get” table above. Rewards are not transferrable, cannot be substituted, and cannot be used to pay or otherwise offset other Logix fees, charges or other costs that you may owe us. Points earned under the Logix card Rewards Program are transferrable; refer to the Logix Rewards Program Disclosure and Program Rules for complete information on the transferability of Rewards Points.

Accounts Closed During the Month – Rewards are not prorated. If you or we terminate your membership for any reason or if the checking or money market account included in your Household is closed by you or us at any time during the month, you will not be awarded the Rewards for that calendar month.

Fee Waiver at non-Logix ATMs and non-CO-OP ATMs – Fee Waiver at non-Logix ATMs and non-CO-OP ATMs means that no Logix fee will be charged for withdrawal, deposit, transfer, or balance inquiry transactions conducted at a non-Logix ATM or non-CO-OP ATM.

ATM Surcharge Rebate - Logix will rebate (reimburse) you the amount of the ATM surcharge/fee up to a maximum of \$3.50 per transaction when you use an ATM owned by another institution (a non-Logix or non-CO-OP ATM) and they charge your Logix account a fee. We will credit the amount of the surcharge/fee to the Logix account to which the fee was assessed no later than the following business day and the rebate will be reflected on your periodic account statement.

Checking Account Monthly Service Charge Waiver - The Monthly Service Charge is waived on High Rate Checking, Premier Checking, Advantage Checking, and NextGen Checking Accounts in any month that you meet the Household Balance Requirement at the Gold or Platinum Rewards Tier.

Personal Check Order Fee Waiver and Check Order Costs – The “1 Box Free each year” Reward is available only when you order your checks through Logix, and consists of one free box of our “Exclusives” category style checks or one \$5.00 discount on the personal check style of your choice. This Reward is limited to once (one time) in each consecutive 12-month period, regardless of whether changes in your Balances cause you to move between more than one Rewards Balance Tier. Platinum members receive two (2) boxes of personal checks of any style (excluding business and computer checks) in each consecutive 12-month period.

Overdraft Protection Transfer Fee Waiver – The Overdraft Protection Transfer Fee (charged when we transfer funds from your Logix savings or credit card account to cover overdrafts in your Logix checking account) is waived at the Platinum Rewards Tier.

Low Balance Fee Waiver – The Low Balance Fee is automatically waived any month that you meet the Household Balance requirement at the Silver, Gold or Platinum Rewards Tier.

Premier Checking Dividend Rate Bump – Premier Checking Dividend Rate Bumps are included in the Dividend Rates applicable at the Silver, Gold,

and Platinum Tier as reflected on our Account Rate Sheet. You will receive the applicable Premier Checking Dividend Rate Bump each month you meet the Household Balance requirement at the Silver, Gold, or Platinum tier. The amount of each Rate Bump is variable and is subject to change at any time. Dividends are earned daily and are credited and compounded monthly on the first day of the following calendar month. Dividends earned on your Premier Checking Account are reflected on your periodic account statement.

Certificate Account Dividend Rate Bump – The Certificate Account Dividend Rate Bump is included in the Dividend Rate paid on the applicable Certificate at the Silver, Gold, and Platinum Reward Tier as reflected on our Account Rate Sheet, and is applied at the time the Certificate is opened or renewed (the dividend cannot be changed during the term of the Certificate). The Certificate Account Dividend Rate Bump is included in the Dividend Rate paid on the Certificate Account for the entire Certificate Account Term. This rate will not decrease or increase during the Certificate Term, regardless of whether your Household Balance changes during that same period. Dividends are earned daily and are credited and compounded monthly on the first day of the following calendar month. Early withdrawal penalties apply.

Mortgage Fee Discount – A Lender Credit for up to the amount of the applicable Mortgage Fee Discount Reward (based on your Rewards Balance Tier) will be awarded and applied at loan closing in connection with obtaining a new Logix first trust deed mortgage loan of \$100,000 or more. All first trust deed mortgage loan products are eligible. During the Gold Level Introductory Period new members are not eligible for the Mortgage Loan Fee Discount at the Gold Rewards Tier level unless you have at least \$35,000 in qualifying outstanding loan and/or account balances (funds not used for down payment of the home). Home equity loans and lines of credit are not eligible.

Vehicle Loan Interest Rate Discount – The Vehicle Loan Interest Rate Discount applies to Logix approved loans for the purchase or refinance of a new or used automobile, motorcycle, motorhome, recreational vehicle, or boat (vehicle) and is available only at loan origination (when the loan is approved, provided the approval has not expired). There is no limit on the number of new or used vehicle loans for which the Vehicle Loan Interest Rate Discount may be applied. Standard Logix loan and underwriting policies, procedures, loan conditions, loan and insurance requirements, and collateral restrictions, such as age of vehicle, apply.

Platinum Rewards Credit Card Points Earned for Each \$1 in Purchases - Platinum Credit Card Rewards Points are earned at the applicable Silver, Gold or Platinum Rewards Balance Tier when the purchase transaction is received and processed by us. Please refer to the Logix Rewards Program Disclosure and Program Rules for complete information on Platinum Rewards Credit Cards and governing Rewards Program Rules.

Cashier’s Check Fee Waiver – The Cashier’s Check Fee is waived for up to two (2) cashier’s checks purchased by you when you meet the Household Balance requirement at the Gold or Platinum Rewards Tier.

CO-OP Shared Branch Network Transaction Fee Waiver – The CO-OP Shared Branch Network Transaction Fee is waived up to the number of occurrences per month as indicated in the Relationship Rewards table above when you meet the Household Balance requirement at the Silver, Gold or Platinum Rewards Tier.

Members In Good Standing – You must be in good standing to be eligible to participate in the Relationship Rewards Program and earn Rewards.

Confidentiality of Information – We are prohibited under federal and state law from disclosing any information about any account used in connection with calculating your Household Balances in which you are not an owner.

The Relationship Rewards Program is subject to change without notice.