

my CashBack Checking

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ELIGIBILITY REQUIREMENTS.

You must meet the following requirements each rewards cycle to earn rewards:

- 1) A minimum of 10 debit card merchant or point-of-sale transactions must post to this account during the rewards cycle.
- 2) Receive electronic statements (eStatements). *If a paper statement is requested the paper statement fee may be charged.*

Limit of two (2) my Cash Back Checking accounts per household.

The rewards cycle begins on the first business day of each month and concludes on the last business day of each month.

How to earn the CashBack Reward on your account:

- 1) You must use your RCB Bank debit card for at least ten (10) purchases during the month. ATM transactions and refunds are not eligible. To qualify, these purchases must post as a debit to your account on or before the last business day of the month. A business day is Monday through Friday unless the bank is closed for holiday.
- 2) You must also agree to receive an electronic bank statement (eStatement). This means your monthly statement will be available in an electronic format, and a paper statement will not be mailed to you.

How your CashBack will be calculated:

- You will earn five cents (\$.05) for each RCB Bank debit card purchase with a debit amount of less than \$10.00 (i.e. \$0.01-\$9.99).
- You will earn ten cents (\$.10) for each RCB Bank debit card purchase with a debit amount of \$10.00 or more.

How your CashBack Reward will be paid:

When you have met the minimum transaction requirements described above, we will credit your account on the first business day of the month for the total CashBack Reward you earned in the previous month. For example, Rewards paid in March were Rewards earned from the first of February through the last business day of February.

Any account rewards or accrued interest will be forfeited if the product type is changed during the reward or statement cycle, if minimum transaction requirements are not met, or if you revoke your eStatement consent. After a product type has been updated the rewards or interest will begin to accrue as of the date changed. Rewards or interest will not be paid on the days previous to the product update.

RCB Bank reserves the right to modify, change and/or terminate the rewards/interest program without notice.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$ \$100.00 to open this account.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$10.00 per month will be charged after 365 days of inactivity. An account is considered dormant when a period of inactivity occurs on a checking or savings account, in combination with an invalid address for the primary owner.

PROCESSING ORDER. All credits post first. Then debits are generally posted in the following transaction type order; within each transaction type, transactions post by amount order, low to high. Items with check numbers post in serial order; when a check number is not present, then posting occurs by amount order, low to high.

Debit Transaction Type Posting Order

ATM Withdrawals
Online Banking and Anytime Banker Transfers
On-Us Teller Cashed Checks
3rd Party Cashed Checks
ITM Cashed Checks
Debit Card PIN transactions
Debit Card POS Signature transactions
Debit Card Recurring transactions
ACH Debits
ITM Checks Deposited at RCB Bank
On Us Checks Deposited at RCB Bank
Checks Deposited at another institution



*This is not an all-inclusive list. These are the most common types of transactions and may not include transactions used less frequently. If you have any questions, please contact us at (855) 226-5722.

**Serial Order – Chronological order of the serial number. (i.e. check number 1001 will post before check number 1007 if both are received on the same day within the same group listed above.)

The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

OVERDRAFT PROTECTION. An overdraft on your account occurs when you do not have sufficient funds in your account to cover items such as a traditional paper check, a teller withdrawal, an automatic payment (ACH) transaction or a recurring debit payment.

Overdrafts can occur through the use of your RCB Bank debit card, if you opt in to Enhanced Bounce Protection. Please refer to the Bounce Protection disclosure contained in your account paperwork for a complete description of how and when Bounce Protection may be added to your account.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

ERROR RESOLUTION. If you have questions about your Rewards qualifications, please call or write your local RCB Bank branch or call our Call Center at 855-226-5722 within 30 days of the statement. We will promptly research any problems or errors you believe have occurred, and then notify you in writing of our investigation findings.

ONLINE BANKING. Online Banking ID's will be considered inactive after 365 consecutive calendar days without a valid sign-in to the Online Banking system. Online Banking ID's will be automatically deactivated and removed from the Online Banking system after 730 consecutive calendar days without a valid sign-in.

NEGATIVE REPORTING TO CREDIT BUREAUS. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

STATEMENT DELIVERY. We will provide an electronic (eStatement) on your account at no charge each month. If a paper statement is requested, a paper statement fee will be assessed to your account.

Currently this fee may be automatically waived if: *(See STATEMENT DELIVERY UPDATE BELOW, EFFECTIVE JANUARY 1, 2021)*

- Account receives an electronic statement (eStatement each month) ; **or**
- Customer maintains a combined primary or joint relationship current balance of at least \$1,000 in their RCB Bank deposit accounts (checking, savings, CDs, and/or IRAs) as of the last business day of each month. Custodial and Beneficiary account types are not included in the balance calculations; **or**
- Customer has a combined statement election

If the above criteria is not elected or present on the last business day of the month, the paper statement fee will be assessed on the first business day of the following month.

STATEMENT DELIVERY CHANGES EFFECTIVE: January 1, 2021- If you choose to receive a paper statement on this account, a paper statement fee will be charged. An electronic statement (eStatement) will be provided at no charge. The previous waivers will no longer apply as of January 1, 2021. Please visit with your local banker for more details.

ACCOUNT CLOSURE. Please see the Deposit Agreement for specific account closure terms and conditions. RCB Bank will consider your account closed when the account balance has been at zero (\$0.00) for seven (7) consecutive days. Removing all funds from the account may result in accidental closure.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

