



RHYTHM CHECKING

3riversfcu.org | 800.825.3641

A reward checking account with options to fit your lifestyle. Choose an attractive monthly dividend or earn credits for purchases from iTunes® and/or Amazon.com®!

Open a Rhythm Checking account and choose from one of two rewards:

- An attractive monthly dividend (yep, that's money put right into your account!)
 1. Earns a higher dividend rate on the portion of balance that is \$10,000* and below.
- Up to \$5 in purchase credits from iTunes® or Amazon.com®
 1. Credits are valid for any purchases made during the month after they are earned (See "Rewards and Qualification Cycles" links listed below**). Reward will be paid as a refund for up to \$5 worth of purchases during the rewards cycle. Purchases must have been made using the debit card attached to your Rhythm Checking account. Reward type can only be changed once after initial account opening.

How to earn your monthly dividend or tunes reward:

- Make 10 or more 3Rivers debit card purchases that clear during the monthly qualification cycle**
- Receive 3Rivers eStatements
- Sign into Online Access or 3Rivers Mobile Banking at least once per qualification cycle**
- And at least one of the following:
 1. Have a direct deposit into your Rhythm Checking account
 2. Have at least one automatic payment not using your debit card but simply using your Rhythm Checking account and routing number (monthly phone bill, weekly daycare or monthly insurance payment, etc.)
 3. Pay at least 1 bill from your Rhythm Checking account through Online Bill Pay each month

Additional perks to having a Rhythm Checking account:

- ATM surcharge fee refunds – up to \$12 (\$3 per transaction) every month (*if requirements above are met*).
- Bank conveniently using your computer, tablet, or phone with Online Access and Mobile Access.
- Pay bills simply and easily with Online Bill Pay or Mobile Bill Pay with Picture Pay technology.

*Dividend rate decreases for balances over \$10,000. Rates available at 3riversfcu.org/rhythmchecking

**Minimum to open account is \$25. Earn \$10 in iTunes® and/or Amazon® / Amazon.com® refunds with initial account opening regardless of qualifications. Earn up to \$5 in iTunes® and/or Amazon® /Amazon.com® refunds each cycle that the minimum qualifications are met. Refunds will only apply to iTunes® and/or Amazon® / Amazon.com® purchases made with your debit card associated with your 3Rivers Rhythm Checking account. Qualifying transactions must post and clear the account during the monthly qualification cycle. Transactions may take one or more business days to post and clear an account after the date a transaction is made. ATM transactions do not count as qualifying transactions. Transfers from other 3Rivers accounts do not count as qualifying ACH transactions. Nationwide ATM fee refunds up to \$12 provided only if qualifications are met during the monthly qualification cycle. A \$5 monthly maintenance fee applies to Rhythm Checking if monthly qualifications are not met. iTunes is a registered trademark of Apple, Inc. and Amazon.com is a registered trademark of Amazon Inc. Apple Inc. and Amazon Inc. are not participants in or sponsors of this program. Personal accounts only. Limit one account per household.



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