About Cashback Checking:

Q. **What are the primary benefits of Advantis’ Cashback Checking account?**
   - It’s **FREE** - no monthly account fee, no matter what
   - **Earn unlimited cash back** each month (see more details below)*
   - No complicated requirements to earn cash back
   - No minimum balance requirement

Q. **What are the Cashback Checking account requirements?**
   Very simple! To earn cash back on each debit purchase of $3.00 or more, you must enroll in eStatements. That’s it! There are NO other requirements. Cashback Checking is always free.

Q. **How do I enroll in eStatements?**
   That’s easy! After you open your account, visit our website homepage to register for and log in to online banking. After logging in, click “Accounts”, the “eStatements” tab, and register in seconds!

Q. **What if I do not want to enroll in eStatements?**
   You can continue to use your Cashback Checking account even if you choose to receive paper statements (and it will continue to be a free account), however, you will not earn cash back until you register for eStatements.

Q. **Why are eStatements required to earn cash back?**
   As a not-for-profit financial cooperative, Advantis must carefully control our operational expenses so we can return exceptional value to our member-owners in the form of lower (or no) fees, better rates, and in cash back. By asking members to register for eStatements, we are effectively lowering our costs, allowing us to return more financial value to our members.

Q. **How do I earn cash back? Is it really unlimited?**
   It’s truly unlimited! With Cashback Checking you’ll earn $0.10 for every debit purchase you make that’s $3.00 or more during a monthly cycle.** This includes all purchases you make with a debit card tied to your Cashback Checking account, in-store, online, or through Apple Pay. Purchases under $3.00 do not earn cash back; every purchase that’s $3.00 or more, regardless of the purchase amount, earns you $0.10. Cash back is not based on a percentage of spend. There are NO limits to how much you can earn each month.

Q. **How and when do I receive my cash back? What will it look like on my statement?**
   You do not need to complete any action to receive your monthly cash back. This is an added benefit of the account, as other financial institutions often require the customer/member to “redeem” their cash back. The cash back earned in any particular calendar month (account cycle) is automatically posted to your Cashback Checking account on the 1st day of the following month. You will see a credit on your statement and in online banking titled “REVERSE CHARGE RB – DEBIT CASHBACK “. It looks like this:

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6056/ REVERSE CHARGE RB-DEBIT CASHBACK
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Q. **What is the Cashback Checking account cycle? Is it the same as Fusion Checking?**
No, the account cycle is different than Fusion Checking. Cashback Checking has a standard monthly calendar cycle. Members who are enrolled in eStatements will earn cash back on every debit purchase that’s $3.00 or more from the first day of the month to the last day of the month. Nice and simple!

Q. **When do I begin to earn cash back after opening a new Cashback Checking account?**
You will earn cash back on all qualifying debit purchases (of $3.00 or more) during the entirety of any monthly account cycle in which you are registered for eStatements.

**Examples:**
(1) You open a Cashback Checking account on September 15th and register for eStatements on September 30th. You will earn cash back on all qualifying debit purchases from September 15th to September 30th because you registered by the end of monthly account cycle.

(2) You open a Cashback Checking account on September 15th, but wait to register for eStatements until October 15th. You would not earn cash back on debit purchases during September, but you will earn cashback for all qualifying purchases made during the entire month of October (from October 1st to October 31st).

Q. **What if I convert to Cashback Checking mid-cycle? When do I start to earn cash back on my qualifying debit purchases?**
If you convert to a Cashback Checking account from another type of Advantis checking account AND register for eStatements by the final day of the month of account conversion, you will earn cash back on all qualifying purchases (of $3.00 or more) from the 1st day of the month.

**Example:**
You convert from a Fusion account to a Cashback account on September 15th and subsequently register for eStatements on September 30th. Because you registered for eStatements by the last day of the month, you will earn cashback on all qualifying debit purchases from September 1st, including purchases you made when your account was actually a Fusion Checking product type.

Q. **Does this account include ATM fee refunds (like Fusion Checking)?**
No, Cashback Checking does not provide ATM fee refunds. However, members with this account can still use more than 30,000 surcharge-free ATMs through the CO-OP network.

Q. **Does Cashback Checking pay interest? Are my cash back earnings taxable?**
No, this is a non-interest bearing account. The cashback you receive is in the form of a rebate so it is NOT taxable interest and will NOT generate a 1099 form at year-end.

Q. **Can I have more than one Cashback Checking account? What about a Fusion Checking AND 0 Cashback Checking account?**
Yes and yes. You may open more than one Cashback Checking account and you can own both a Fusion and Cashback account (or any combination of account types that includes Cashback). A member can be a primary owner on as many Cashback checking accounts as they prefer, however, they can still only be a primary owner on one Fusion Checking account.

Continued
Members Switching from an Advantis Checking Account to Cashback Checking:

Q. I already have an Advantis checking account. Do I need to complete an online application or any paperwork to switch to Cashback Checking?
No - it’s easy - just tell us you want to switch! Simply visit any branch location, send us a secure email message inside Advantis Online Banking (log in and click “More”, then “Message Center”), or call us at 503-785-2528 and we’ll take care of everything.

Q. Will my debit card number change? What about my existing checks?
Your debit card number and pin will remain the SAME - which means no hassle! Any automatic payments or ACH you have setup will continue as usual. You can also continue to use your existing checks.

Q. Once I have switched to Cashback Checking, will I need to update my recurring bill payment and transfers within Online Banking?
No. You will retain all of your existing Online Banking settings for bill payments and transfers. Your checking account history will be continuous.

Q. Will the name of my checking account change inside Advantis Online Banking after I switch to Cashback Checking? Short answer: not automatically.
The name of your checking account will not automatically update in Advantis Online Banking. If you did not give your account a custom “nickname”, it will continue to display the “standard” checking product name (such as “Fusion Checking” or “Interest Checking”) even though your account has successfully been converted to a Cashback Checking account. This is something we’re working on improving in our online banking system, but in the meantime, you can easily change the name yourself!

Here’s how to rename your new account “Cashback Checking” in online banking - or any “nickname” of your choice:
1. Login to Advantis Online Banking
2. Click “Settings” on the top right
3. Click the “Accounts” tab
4. Click “Edit” on the account that was converted to Cashback Checking
5. Enter a “Nickname” of your choice and click “Save”. That’s it!

*Your cashback will be posted to your Cashback Checking account on the first day of the month following the close of the account cycle. The account cycle runs from the first day of the month to the last day of the month. If you close your Cashback Checking account: you will not receive any cashback for purchases posted during the month you close your account. **Only applicable to purchases made with your debit card tied to your Cashback Checking account. Federally insured by NCUA.