

Guardian Credit Union Debit Card Rewards Program ("Stash" Rewards) Terms and Conditions

Last modified: January 2020

This Agreement: This Agreement is between you and Guardian Credit Union. You accept the terms of this Agreement when you enroll in the Guardian Credit Union Debit Card Rewards Program ("Stash" Rewards), herein known as "the Program." This Agreement replaces any previous versions of terms and conditions governing the Program.

Account Descriptions: Guardian Credit Union members with an Eligible Checking Account may elect to participate in the Guardian Credit Union Debit Card Rewards Program ("Stash" Rewards) as set forth below. Eligible Checking Accounts includes any Guardian Checking Account options with the exception of any Health Savings Accounts (HSA). Your Eligible Checking Account is the account that allows you to earn special savings in the Program through Round-Up transactions. Your Round-Up transactions are funds you have elected to store in a special savings account ("Round-Up Savings Account") for personal use.

Round-Up Transactions: Each transaction you make using your debit card will round up to the nearest dollar and funds will be put into your Round-Up Savings Account. You will earn a special bonus dividend of 10% APY* on a monthly basis on only the Round-Up funds generated in that same month. All other funds deposited into your Round-Up Savings Account in prior months will receive the shares (savings) rate disclosed on Guardian Credit Union's rate sheet for that time period. The Round-Up Savings Account will be locked, preventing deposits of any additional funds other than the Round-Up funds and dividends received on an on-going basis. Round Up transfers will not take place in the Program when your Eligible Checking Account balance is \$10 or less.

Stash Rewards: Guardian Credit Union's Stash Rewards Program helps a member establish and build a savings account they can use for future needs. Each transaction you make using your debit card will round up to the nearest dollar and funds will be put into your Round-Up Savings Account. You will earn a special bonus dividend of 10% APR* on a monthly basis on only the Round-Up funds generated in that same month. All other funds deposited into your Round-Up Savings Account in prior months will receive the standard savings rate disclosed on Guardian Credit Union's rate sheet for that time period. The Round-Up Savings Account will be locked, preventing deposits of any additional funds other than the Round-Up funds and dividends received on an on-going basis. In order to avoid inadvertent overdrafts, the Program will be automatically turned-off when your Eligible Checking Account balance is \$10 or less.

Eligibility/Enrollment: To participate in the Program, you must have an open Eligible Checking Account with Guardian Credit Union with which an open debit card is associated. Additionally, you must enroll in the Program through the website or at a Guardian Credit Union branch location. To be eligible to participate in the Program, your account must be held/issued in the United States and be in good standing as described in the applicable governing agreement. We reserve the right to determine in our sole discretion whether a particular Guardian Credit Union account is eligible to participate in the Program.

Ability to Earn Special Savings: Once enrolled in the Program, your ability to store Round-Up funds will be based on the status of your Guardian Credit Union Account. If any of your Guardian Credit Union Accounts are in default as described in the applicable governing agreement, we reserve the right to prohibit you from storing the Round-Up funds through your Guardian Credit Union account and to disable the Program. If your Guardian Credit Union account is closed for any reason, your membership in the Program will be terminated and you will automatically forfeit all bonus dividends. Additionally, if you choose to end your participation in the Program, or if any fraud or abuse related to the Round-Up funds occurs (as determined by us in our sole discretion), then you will automatically forfeit all bonus dividends.

Program Participation: Participation in the Program will be renewed automatically each year, as long as your Guardian Credit Union Account is open and not in default as defined in the applicable governing agreement, unless you notify us of cancellation. The Program is not subject to a yearly program fee. You may cancel your participation at any time by calling 414-546-7450. Guardian Credit Union Accounts may be subject to other fees.

Right to Change/Modify/Cancel: The Program and benefits are offered at our sole discretion. We reserve the right to alter or waive any Program feature or benefit, including, without limitation, participation fees or redemption criteria, or to cancel or temporarily suspend the Program at any time without prior notice. In the event the Program is cancelled, please check with Guardian Credit Union for information about your Account. We reserve the right to change or modify these Terms and Conditions at any time.

*APR=Annual Percentage Rate. Rate is effective 4/1/16 and subject to change. Rate is subject to Guardian Credit Union's credit criteria, certain conditions and restrictions. Guardian Credit Union membership is open to anyone living or working in Milwaukee, Waukesha, Washington, Walworth, Ozaukee, Racine and Kenosha counties. A \$5.00 saving account is required.

Funds are federally insured to \$250,000 by the NCUA.