

Legacy Cash

Qualification Information:

Qualifications required to receive the Monthly Reward: 1) You must have at least 1 ACH Credit, 2) have a minimum of 12 debit card transactions of \$5.00 or more on each transaction, 3) receive an e-statement and 4) have online banking. Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, PIN-based or signature based debit card purchases less than \$5.00, credit card purchases less than \$5.00, debit and credit card purchases processed by merchants and received by our bank as ATM transactions, PIN-based or signature based transactions, non-retail payment transactions and purchases made with debit or credit cards not issued by our bank. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

"Monthly Qualification Cycle" means a period beginning one (1) banking day prior to the first day of the current statement cycle through one (1) banking day prior to the last business day of the current statement cycle.

Visit our website www.elktonbankandtrust.com or call us at 270 – 265 – 9841 for specific Monthly Qualification Cycle dates.

Rate/ Reward Information:

When your **Legacy Cash** account qualifications are met during a Monthly Qualification Cycle, daily balances up to and including \$25,000.00 in your **Legacy Cash** account earn an interest rate of 4.89% resulting in an APY of 5.00%; and daily balances over \$25,000.00 earn an interest rate of 0.50% on the portion of the daily balance over \$25,000, resulting in a range from 1.40% to 5.00% APY depending on the account's daily balance.

You will receive up to \$30.00 in reimbursements for nationwide ATM withdrawal fees incurred within your **Legacy Cash** account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. **NOTE: ATM fee**

reimbursements only apply to Legacy Cash, Legacy Cashback, or Legacy Tunes transactions via ATM; Legacy Saver ATM transaction fees are not reimbursed nor refunded.

When your **Legacy Cash** qualifications are not met, the interest rate earned on the account's entire daily balance will be 0.10% resulting in an annual percentage yield of 0.10% and ATM withdrawal fees are not refunded.

Interest will be credited to your **Legacy Cash** account on the last day of the current statement cycle.

Nationwide ATM withdrawal fee reimbursements will be credited to your account on the last day of the current statement cycle.

APY = Annual Percentage Yield.

APYs accurate as of [02/01/2024].

APY calculations are based on an assumed balance of \$25,000.00 + \$100,000 in your **Legacy Cash** account and an assumed statement cycle of thirty-one (31) days.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings.

Additional Information:

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply.

\$50.00 minimum deposit is required to open the account.

Monthly Direct Deposit or ACH credit, enrollment in online banking, receiving eStatements are conditions of this account. E-statement condition may be waived if paper statement is requested. A \$5.00 **Legacy** Paper Statement Fee will apply per statement cycle.

Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of the account's qualifications.

12 debit card transactions, each greater than \$5.00 are required to meet the reward qualifications each cycle.

Limit of 1 account(s) per SSN.

There are no recurring monthly maintenance charges or fees to open or close this account.

Advertised information and rewards are based on all account qualifications being met during each cycle period.

Contact one of our bank service representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions.

Member FDIC

By signing below, you are agreeing that you have read and understand the terms and conditions of this Elkton Bank and Trust account.