



# REWARDS ELEVATED

**LOOKOUT**  
CREDIT UNION

We've taken it to the next level. The Rewards+ Checking account has been the member favorite for years, and now we're offering more benefits than ever.

Important account enhancements enclosed.



Cookie cutter isn't your thing.  
Your debit card shouldn't be either.



That's why we have 26 options.



Your high school. Your pride. Your card.

# Rewards+ Fee Notice

The Rewards+ Checking account is designed to cover your finances, so you can get out there and do your thing - without any worries.

It's loaded with perks, services and features that save you money, time and hassle. Its high-yield return of 2.00% APY<sup>1</sup> is a member favorite, while the Fraud Defender identity theft protection service is a close second. Loan discounts? Yep, 0.25%.<sup>2</sup> ATM fee refunds? We got you!

The Rewards+ monthly due is \$5 per month. Members find that the benefits pay for themselves, and then some.

Let's take a closer look...



# Rewards+ Benefits:



## 2.00% APY<sup>1</sup>

It's a checking account that pays! That's right. You earn money every month with this high yield account.



## Identity Theft Protection

It's the peace of mind knowing someone has your back in the event your identity gets tampered with. Fraud Defender is included at no additional cost to you.



## Mobile Phone Protection

It includes accidental damage, mechanical failure and theft for every phone you own. It saves the average family \$40 per month!



## ATM Refunds

Can't find an in-network ATM? No sweat! We refund ATM usage fees to members with Rewards+. (Up to \$25 per month)



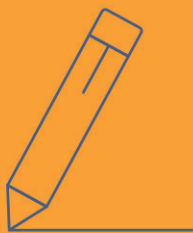
## Loan Discounts

We have great rates to begin with, but Rewards+ members get an additional 0.25% discount on certain loans.<sup>2</sup>



## Rewards Round Up

Your savings account will thank you! With Round Up, all purchases are rounded up to the nearest dollar and deposited automatically in savings. It adds up!



## 12 Official Checks

Those little fees other financial institutions charge add up. We give you up to 12 per year as an added benefit at no additional cost.






## Overdraft Forgiveness

An unexpected expense came through, so you overdrafted? It happens. We give Rewards+ members one free pass.

# Let's talk mobile phone protection.



Most mobile phone protection plans will cost your family at least \$40 per month, but Rewards+ includes insurance coverage for every phone you own. That coverage includes:

-  accidental damage
-  mechanical failure
-  theft

Each claim can cover up to \$500 (minus the \$50 deductible) up to two times per year. What you save every month on phone coverage alone, could cover the Rewards+ due several times over.



There is a 30-day waiting period for claims resulting from Accidental Damage, Mechanical Failure, and Manufacture Defect. Damages that occur within this waiting period will not be covered. There is no waiting period for theft claims. The primary account holder can file a claim for any phones owned by them or any named account holder. **To submit a claim:** Call our Member Contact Center (208) 235-7100.







saving more = doing more



# \$1,100+

annual value

**\$ 75**

2.00% APY<sup>1</sup>

**\$120**

Identity theft protection

**\$480**

Mobile phone protection

**\$300**

ATM refunds

**\$75**

Rewards Round Up

**\$50**

0.25% Loan discount<sup>2</sup>

**\$36**

12 Official Checks per year




**\$25**

Overdraft forgiveness

**\$5 monthly due**

**Q. With the added perks, do I need to do anything else to qualify to receive the dividend?**

**A. Nope! The requirements haven't changed. Rewards+ members need to do the following to receive the dividend:**

-  Receive an electronic statement instead of a paper statement
-  At least 12 Lookout Credit Union debit card purchases must post and clear
-  Have at least one direct deposit or make at least one automatic payment from your account



- <sup>1</sup> Annual Percentage Yield (APY). Account balances over \$20,000 will be paid 0.15% APY on the balance over \$20,000. A "qualification cycle" means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle. Accounts which do not meet the three monthly qualifications will earn 0.01% APY on the entire account balance. Rewards+ checking is available only on personal accounts. The dividend rate and annual percentage yield may change at anytime, as determined by the board of directors.
- <sup>2</sup> The 0.25% (APR = Annual Percentage Rate) applies to auto, RV, and debt consolidation loans opened after 3/1/2023 when requested. Discount applies to those members that meet the Rewards+ monthly qualification cycle parameters and have auto-pay set up from their Rewards+ account. Members must keep the automatic payment active and have a qualifying Rewards+ to keep the discount. If the automatic payment is discontinued, or if the Rewards+ is considered "non-qualifying" for more than 60 days, the loan discount will be removed, and the payment may increase to reflect the change in interest rate.

### For additional information:



(208) 235-7100



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lookoutcu.com

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# LOOKOUT

CREDIT UNION

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Important account enhancements enclosed.

