



University Federal Credit Union
PO BOX 9350, Austin, Texas 78766-9350
(512) 467-8080 or (800) 252-8311

UFCU Plus Checking Benefits — Terms and Conditions

The following terms and conditions ("Terms and Conditions") apply to the University Federal Credit Union ("UFCU") Plus Checking Benefits Program (also referred as the "Program"). The Membership and Account Agreement, Fee Schedule, Deposit Rate Sheet and Truth-In-Savings Disclosures ("Disclosures") also set out terms of the Program and your accounts with UFCU, and are hereby incorporated by reference as if fully set forth herein. Capitalized terms, unless otherwise indicated, have the meanings ascribed to such terms in the Disclosures.

1. **BY OPENING A PLUS CHECKING SHARE YOU ACCEPT AND AGREE TO BE BOUND BY THESE UFCU PLUS CHECKING TERMS AND CONDITIONS. ANY VIOLATION OF THESE TERMS AND CONDITIONS WILL RESULT IN BENEFIT FORFEITURE. PROGRAM BENEFITS ARE VOID WHERE PROHIBITED OR RESTRICTED BY LAW.**
2. **Program Enrollment and Start Date.** Members of UFCU who are age 18 and older and qualify under these Terms and Conditions and Disclosures will be automatically enrolled in the UFCU Plus Checking Benefits Program beginning Saturday, June 1, 2024 at 12:01 AM Central Time ("CT") ("Program Start Date").
3. **Program Benefits and Qualifications.** The following Program benefits ("Program Benefits") are available if qualifications listed in these Disclosures are met by the Member. Program Benefits and qualifications are subject to change. Additional terms and qualifications may apply.
 - A. **Bonus Credit Card Rewards.** Plus Checking Members can earn up to 15% more credit card reward points ("Bonus Reward Points") when using a UFCU Rewards Card. Bonus Reward Points are issued periodically and are based on points already earned.
 - To receive the Bonus Reward Points, there must be a Plus Checking share open on the same account (i.e. the same UFCU share account number) in which the UFCU Rewards Card resides at time of bonus point issuance. The Bonus Reward Points cannot be issued before the Plus Checking share is open.
 - Bonus Reward Points are earned by purchasing/spending dollars and not by performing cash advances or balance transfers, and are issued periodically based on regular points earned during a specific period. Visit <https://www.ufcu.org/personal/accounts/checking/plus> for more information.
 - **Having a Plus Checking share does not guarantee approval for a UFCU Rewards Card, nor an extension of credit.**
 - B. **Dividends Earned on Any Positive Balance.** There must be a balance greater than the par value of one share to earn dividends on a Plus Checking Share. Otherwise, there is no minimum balance required.
 - C. **Reimbursed International Transaction Fees.** International Transaction Fees that are incurred on a Plus Checking debit card will be reimbursed within twenty-four (24) hours on the actual balance of the associated Plus Checking share. Unless otherwise indicated, no other assessed fees will be automatically reimbursed in this manner.
 - To receive the "Reimbursed International Transaction Fees" said International Transaction Fee must have been assessed on a Plus Checking debit card linked to the applicable Plus Checking Share on or after [12:01 AM on 06/01/2024].
 - **International Transaction Fees assessed on other checking account types or credit card accounts are not eligible for reimbursed international transaction fees.**
4. **General Qualifications.** To receive any of the Benefits contained herein, the following general qualifications ("General Qualifications") must be met:
 - A. Must be a UFCU Member in good standing per the terms and conditions contained in the Disclosures;
 - B. Must have an open Plus Checking Share that eligible to receive the Benefits; and
 - C. Must have a valid social security number.
5. **Additional Definitions**
 - A. **Open Plus Checking Share.** A Plus Checking share that has not been closed or charged off and meets the qualifications defined in section 5
 - B. **Open Account.** An account that houses shares (such as a savings share or a checking share) or loans (such as an auto loan or a mortgage) which has not been closed, charged-off, suspended or otherwise encumbered.
 - C. **Plus Checking Member.** A UFCU Member in good standing who is a primary account holder who has an open account with an open Plus Checking Share.
 - D. **UFCU Rewards Card.** UFCU Travel & Rewards VISA™ or UFCU Cashback VISA™.