LAKE TRUST REWARDS

Rewards Requirements:
1. Must have an Easy Checking Account (refer to the Truth-in-Savings Disclosure for full account details).
2. Receive E-Statements through Online Banking (email address required).
3. Minimum one (1) Direct Deposit (ACH) posted and cleared to Easy Checking Account.
4. Be a member in good standing.

Rewards Earned:
Member will receive rewards based on their Member Relationship for each product or service they maintain (see laketrust.org/rewards). All Rewards Requirements must be met per cycle (see schedule on second page).

Additional rewards may be offered as new products and services are added to the Member Relationship. Rewards are subject to change at any time.

Member Relationship:
1. Includes deposit accounts such as checking accounts, savings accounts, Certificates of Deposit (CD), and Individual Retirement Accounts (IRA).
2. Includes loan accounts such as Consumer Loans, Credit Cards, Student Loans, and Mortgage Accounts with Lake Trust serviced by Mortgage Center.
3. Includes usage of services such as Online Banking, Debit Card, Online Bill Pay, Direct Deposit, and E-Statements.
5. Includes current deposit balances and loan account balances. For open end loans, the outstanding balances are used.
6. Primary member accounts and services will be used to determine rewards.

This list is not all inclusive and accounts and services could be changed at any time.

Member in Good Standing:
1. Membership Savings Account current balance must be $5.00 or more at the end of each cycle.
2. All deposit accounts must have positive current balances.
3. All loans must be current and cannot be charged off at any time.

Debit Card: Rewards will be calculated based on twenty-five (25) Easy Checking purchases posted and cleared.

Financial Life Planning/Investments: Rewards will be calculated for members with open accounts at the end of each cycle (see schedule on second page). Products offered are not NCUA insured - Not a deposit or other obligation of or guaranteed by any credit union - Subject to risks including the possible loss of principal amount invested.

Rewards Computation: Lake Trust Rewards are determined at the end of each cycle and posted to the Membership Savings Account (see schedule on second page).

Eligibility: Available to all members in good standing that satisfy all requirements.
## 2020 REWARDS CYCLE

### Cycle Period

<table>
<thead>
<tr>
<th>Year</th>
<th>Cycle Period</th>
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<tbody>
<tr>
<td>2020</td>
<td>December 31 – January 30</td>
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<tr>
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<td>January 31 – February 27</td>
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<td>February 28 – March 30</td>
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<td>March 31 – April 29</td>
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<td>July 31 – August 28</td>
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<td>October 30 – November 27</td>
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<tr>
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<td>November 28 – December 30</td>
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</tbody>
</table>

Transactions made on the weekend or a holiday will be posted on the next business day. Rewards will be posted by the 5th business day of the following calendar month.

What’s a cycle? A cycle is approximately one month, however, it will vary depending upon when the last business day of the month falls. A **cycle is from the last business day of the previous month to the second to the last business day of the current month**. Qualifying transactions must post to the Easy Checking Account before the end of the business day of the last day of a cycle.

Let’s look at June 2020 for example. The cycle for June would include the last business day of the previous month (May) which would be May 29, 2020. It goes to the second to the last business day of the current month, which is June 29, 2020.

Therefore, the cycle for June 2020 would be from May 29, 2020 to June 29, 2020. That would mean the ACH deposit transaction would need to post to the Easy Checking Account during this time period to meet the Rewards Requirements.

Transactions made on the weekend or a holiday will be posted on the next business day. **Pending transactions will count toward the next cycle.**

**Rewards will be posted within five (5) business days of the following calendar month.** Let’s look at the June 2020 example above. The cycle ends on June 29th, so rewards will be posted to the Membership Savings Account by July 7th which is the 5th business day.