

Re-Fuel Checking

“Re-Fuel with Resource”

Use your Re-Fuel Visa Check Card and earn the unbelievable **10% Cash Reward*** on your first \$500.00 of “at-the-pump” fuel purchases each month by simply following these steps:

1. **Use your Check Card**

Make purchases without writing checks using your VISA[®] Check Card. Simply have 30 or more point of sale purchases (transactions without using your PIN) posted within the monthly qualification cycle.

2. **Make an automatic payment or direct deposit**

Have one or more automatic payments (such as a utility bill), debited through either ACH or On-line Bill-Pay, or have a direct deposit each month. A Resource Bank automatic loan payment will also count for this purpose.

3. **Go electronic and eliminate paper statements with e-Statements**

Each month we'll send you an email when your statement is ready to view online with Internet Banking. You must have a valid email address to receive notification.

A monthly fee of \$9.95 applies to Re-Fuel Checking.

Enjoy the added features of...

- No Minimum Balance Requirement
- Free Online Banking
- Free Bill Pay

*10% Cash Reward valid on first \$500 of “at-the-pump” fuel purchases each statement cycle. Reward posted first business day of following statement cycle. To qualify for reward, you must accept e-Statements; initiate 30 signature-based Visa[®] Check Card transactions per statement cycle; and initiate at least one ACH, on-line Bill-Pay, or Direct Deposit each statement cycle. Reward percentage accurate as of 12/1/2011 and may change. Monthly service charge of \$9.95 applies. The monthly fee of \$9.95 is waived if a minimum balance of \$5,000.00 is maintained. Personal accounts only.

With Re-Fuel Checking, each month you can receive a **10% Cash Reward**, on your first \$500.00 of “at-the-pump” gas purchases... any pump, anywhere.

- Re-Fuel checking is limited to one account per Social Security Number.
- Minimum balance to open the account – You must deposit \$250.00 to open this account.
- The non-PIN-assisted transactions must be posted within the statement cycle.
- In the month that you open the account, if you qualify for the **10% Cash Reward**, we will credit your account.
- We will not charge you the \$9.95 fee the month you open the account.
- When you qualify for the **10% Cash Reward** the credit will be posted on the first business day of the following month.

Is there a monthly service charge for Re-Fuel Checking?

A monthly service charge of \$9.95 does apply. However, the monthly service charge will be waived as long as a minimum balance of \$5,000.00 is maintained in the account. If the balance falls below \$5,000.00 at any time, the fee will be applied for that month.

Is there a minimum balance to open the account?

We ask that you open this account with a minimum of \$250.00.

What is the reward for having Re-Fuel Checking?

You will receive a cash reward of 10% on your first \$500.00 of “at-the-pump” fuel purchases each month.

What is a monthly qualification cycle or statement cycle?

A monthly qualification cycle is one calendar month. A cycle is from the first calendar day of the month to the last calendar day of the current month. Qualifying transactions must post to the account before the last business day of the month. Non-PIN-assisted Visa Check-Card transactions need to clear during the cycle period. Pending transactions will count toward the next cycle.

What is a non-PIN-assisted Visa Check-Card transaction?

These are purchases made using your Visa Check-Card without using your PIN number.

Why does Re-Fuel Checking have requirements?

We ask that you do a few simple things to help us operate more efficiently. We then pass those savings on to you by rewarding you at the gas pump.

What happens if I’m not able to meet the three simple requirements?

If you are not able to meet the requirements in any given monthly qualification cycle, your account will continue to function as a checking account. You will continue to have free On-line Banking, free Bill-Pay, and a Visa Check-Card. You can start again the following month to meet the three requirements to receive the **10% Cash Reward** on your first \$500.00 of “at-the-pump” fuel purchases.

What are the requirements to qualify for the 10% cash reward on my first \$500.00 of at-the-pump fuel purchases each month?

- 1. Use your Check Card**
Make purchases without writing checks using your VISA[®] Check Card. Simply have 30 or more point of sale purchases, posted within the monthly qualification cycle.
- 2. Make an automatic payment or direct deposit**
Have one or more automatic payments (such as a utility bill), either debited through ACH

or On-line Bill Pay, or have a direct deposit each month. A Resource Bank automatic loan payment will also count for this purpose.

3. **Go electronic and eliminate paper statements with e-Statements**

Each month we'll send you an email to tell you your statement is ready to view online with Internet Banking. You must have a valid email address to receive notification and to have Re-Fuel Checking.

What if I use my PIN number on a Visa Check Card transaction?

For full consumer benefit you must use our card as a credit purchase (non-PIN-assisted) in order to have it count toward the 30 transactions in the qualifying monthly cycle.

I opened my account in the middle of the month and don't have time to meet all three of the qualifications to receive the cash reward. Do I have to wait until next month to receive my 10% Cash Reward?

In the month that you open the account, if you qualify for the **10% Cash Reward**, we will credit your account. We will not charge you the \$9.95 fee the month you open the account.

May I have more than one Visa Check-Card for my account?

Your Re-Fuel Checking account offers you one Visa Check Card per account signer.

What do I do if my e-mail changes?

If you change your e-mail address, you should notify Resource Bank so that we can continue to send your e-statements.

Is this just a teaser offer?

No.

If I meet the three simple requirements, when will I receive my cash reward?

When you meet the requirements during a month, your **10% Cash Reward** is credited on the first business day of the following month. You may see the credit on Internet Banking on the first business day of the month it is rewarded.

If my account balance goes negative, will I still be able to qualify for the 10% cash reward during that statement cycle?

Yes

Does my automatic loan payment to Resource Bank meet the qualifications for Re-Fuel Checking?

We ask that each month you have either: **Direct Deposit**, such as a payroll or social security deposit; an **ACH payment**, such as a membership payment or loan payment to another financial institution; or a payment through Resource Bank online Bill-Pay. A payment to a Resource Bank loan meets this qualification.

I am a Resource Classics Member. Do I have to pay the \$9.95 monthly fee for Re-Fuel Checking?

Yes. As a Classics Member, Resource offers you a free interest bearing Classics Checking account. If you are interested in receiving a **10% Cash Reward** for your first \$500.00 in “at-the-pump” fuel purchases, you are welcome to have both checking account types.

How are the non-PIN-assisted transactions calculated when I change from an Extreme Green Account to Re-Fuel Checking?

Re-Fuel Checking is not an interest bearing account. If you change your account from Extreme Green Checking to Re-Fuel Checking, you will no longer be qualified to receive monthly interest. If you have met the qualifications, the **10% Cash Reward** will be credited to your account on the first business day of the following month. You will not be charged the \$9.95 fee for the Re-Fuel Checking in the first month.

When is the \$9.95 fee accessed?

Your Re-Fuel Checking fee of \$9.95 will be debited on the last business day of the month.

If I do not qualify for the 10% Cash Reward, do I still have to pay \$9.95 for the Re-Fuel Checking?

Yes.

May my business have a Re-Fuel Checking account?

The Re-Fuel Checking benefits are recommended for our personal clients and not intended for business use.

Will I have to report the money I receive from Re-Fuel Checking on my taxes?

The Cash Reward is not considered interest income, so you will not receive a 1099.

Will my “at-the-pump” purchases outside of DeKalb County receive the same 10% Cash Reward?

Yes, any pump, anywhere.