



# BTC BANK COMPASS

	Compass Interest Checking	Compass Cash Back Checking
Free Checking	✓	✓
Monthly Reward	2.50% APY paid on balances up to \$10,000* 0.01% APY paid even when qualifications are not met*	4.00% cash back on debit card purchases - up to \$10 each month*
Refunds on ATM fees, Nationwide*	Up to \$25 per month*	Up to \$25 per month*
No Minimum Balance to Earn Rewards	✓	✓
No Monthly Service Fee	✓	✓
Free Debit Card & Online Banking	✓	✓
Compass Savings Available	✓	✓
Minimum Deposit To Open	\$100	\$100

**Checking that pays you for banking with us.**

BTC Bank offers two free checking accounts with rewards you choose.

Earn a return on your balance with **Compass Interest Checking** or get rewarded on your everyday debit card purchases with **Compass Cash Back Checking.**



Our friendly team can help you select the account with the best benefits for you.



A BTC Compass Checking account requires enrollment in e-statements.

\*See disclosures on back | APY= Annual Percentage Yield

**\*Compass Interest Checking Qualification Information:** To earn your rewards just do the following transactions and activities during each Monthly Statement Cycle: (a) Have at least one (1) direct deposit/ACH credit or debit transactions post and settle; and (b) Have at least twelve (12) debit card purchases post and settle. Transactions and activities may take one (1) or more Business Days from the date the transaction or activity occurred to post and settle to the account. The following activities do not count toward earning account rewards: ATM-processed transactions, and transfers between accounts. 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. The Monthly Statement Cycle for this account ends and processes on the 10th of every month. If the 10th falls on a Saturday, Sunday, or a Holiday, the statement will process the Business Day before the 10th. The next statement cycle will begin on the business day following the process date. "Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, June 19, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, June 19, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.

#### Account Rewards

**Interest/Dividends:** An interest rate of 2.472% with an annual percentage yield (APY) of 2.50% will be paid on the portion of your daily balance that is less than \$10,000.00. An interest rate of 0.30% with an APY ranging from 2.50% to 1.40% will be paid on the portion of your daily balance that is equal to or greater than \$10,000.00, depending on the account's balance. Rates and rewards are variable and may change at our discretion after the account is opened without notice to you. Rates are current as of May 17, 2023. The minimum deposit required to open the account is \$100.00. APY calculations are based on an assumed total account balance of \$20,000.00.

**ATM Fee Refunds:** You will receive reimbursements up to an aggregate total of \$25.00 for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Statement Cycle in which account qualifications are met. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if, a transaction receipt is presented within sixty (60) calendar days of the withdrawal transaction.

**Interest/Dividends If Account Qualifications Are NOT Met During Monthly Statement Cycle:** All balances earn an interest rate of 0.01% with an annual percentage yield of 0.01%.

**ATM Fee Refunds If Account Qualifications Are NOT Met During Monthly Statement Cycle:** Nationwide ATM fees are not reimbursed.

**Reward Distribution:** Interest and ATM fee reimbursements will be credited to the account on the last day of the current Monthly Statement Cycle. No minimum balance is required to earn or to receive the account's rewards. Rewards less than a penny cannot be distributed.

**\*Compass Cash Back Checking Qualification Information:** To earn your rewards just do the following transactions and activities during each Monthly Statement Cycle: (a) Have at least one (1) direct deposit/ACH credit or debit transactions post and settle; and (b) Have at least twelve (12) debit card purchases post and settle. Transactions and activities may take one (1) or more Business Days from the date the transaction or activity occurred to post and settle to the account. The following activities do not count toward earning account rewards: ATM-processed transactions, and transfers between accounts. 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. The Monthly Statement Cycle for this account ends and processes on the 15th of every month. If the 15th falls on a Saturday, Sunday, or a Holiday, the statement will process the Business Day before the 15th. The next statement cycle will begin on the business day following the process date. "Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, June 19, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, June 19, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.

#### Account Rewards

**Cash Back if Qualifications Are Met During Monthly Statement Cycle:** 4% cash back on up to a total of \$250.00 debit card purchases that post and settle to the account during that cycle period up to a maximum cash back earned of \$10.00 per Monthly Statement Cycle.

**ATM Fee Refunds If Qualifications Are Met During Monthly Statement Cycle:** You will receive reimbursements up to an aggregate total of \$25.00 for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Statement Cycle in which you qualified. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM 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.

**Cash Back If Qualifications Are NOT Met During Monthly Statement Cycle:** Cash back on debit card purchases is not paid.

**ATM Fee Refunds If Qualification Are NOT Met During Monthly Statement Cycle:** Nationwide ATM fees are not reimbursed.

**Reward Distribution:** Cash back payments and ATM refunds will be credited to the account on the last day of the current Statement Cycle. No minimum balance is required to earn or to receive the account's rewards. Rewards less than a penny cannot be distributed.

Contact a BTC Bank service representative for additional information, details, and enrollment instructions.

