

Cashback Rewards Checking Product Guide

MONTHLY REQUIREMENTS		
Monthly Service Charge	\$10	Waived when ONE of the following requirements is met: (1) Qualifying Direct Deposit(s) totaling \$1,000 or more per month OR (2) Average Daily Balance of \$5,000 or more in your Cashback Rewards Checking Account.
		Qualifying Direct Deposits: a recurring deposit of payroll, pension, Social Security, Government benefits, or other regular monthly income that is electronically deposited into the Cashback Rewards Checking Account. Non-qualifying Deposits: Internal or external transfers, mobile deposits, and deposits made at a branch, ATM, or through Online Banking.
CASHBACK REWARDS		
Cashback Rewards	\$10 (monthly)	Earn 1% on the first \$1,000 in purchases made with a linked Citadel debit OR credit card; maximum of \$10 per month/\$120 per year. To earn Cashback Rewards, you need ONE of the following each month: (1) Qualifying Direct Deposit(s) totaling \$1,000 or more per month OR (2) Average Daily Balance of \$5,000 or more in your Cashback Rewards Checking Account.
DIVIDENDS		
Balance to Earn Dividends	\$5,000	
ATM FEES		
Transactions at a Citadel ATM	FREE	
Transactions at Non-Citadel ATMs	FREE	Citadel will not charge you for using a non-Citadel ATM to complete any transaction. However, fees charged by the ATM owner/operator, typically known as a surcharge, may apply. Visit Citadelbanking.com/citadel-locations to search for surcharge-free ATMs.
GENERAL OVERDRAFT INFORMATION		
An overdraft occurs when you have an insufficient available balance in your checking account to cover a withdrawal from your account.		
Courtesy Pay	\$33	For each item we pay
Insufficient Funds	\$33	For each item we return
Overdraft Transfer	FREE	For each transfer of available funds from a linked overdraft protection account such as a savings.
DEBIT CARD PURCHASE OVERDRAFT INFORMATION		
You choose how Citadel handles your one-time (non-recurring) debit card transactions when you have an insufficient available balance in your checking account at the time of the transaction.		
If you opt-in for Courtesy Pay	\$33	This means you allow Citadel to authorize one-time (non-recurring) debit card transactions when you do not have a sufficient available balance. If we authorize an overdraft a \$33 fee will apply.
If you don't opt-in for Courtesy Pay		This means your account is set up to decline any one-time (non-recurring) debit card transaction that may overdraw your account. These transactions will be declined. There are no fees for declined transactions.
STATEMENT DELIVERY		
e-Statement	FREE	
Paper Statement	\$2	Waived for any primary account holder under age 21 or over 70
MISC SERVICES & FEES		
Online Banking	FREE	
Bill Pay	FREE	
Mobile Deposit	FREE	
Online Banking Transfers	FREE	Internal transfers (to/from other Citadel Accounts)
	FREE	External Transfers (to/from other financial institutions)
Stop Payment	FREE	
Cashed/Deposited Returned Item	\$20	Per item, for items returned to Citadel for any reason
Inactivity Fee	\$5	Monthly fee if no activity on any Citadel account for one year. This is waived if the combined balance of all deposit accounts is \$500 or more.

Information valid as of 07/01/2021. This account guide summarizes the product features. Additional fees may apply. Federally insured by NCUA.

For additional account details, please refer to the full [Schedule of Fees and Charges](#) and the [Membership Agreement and Disclosures](#).