



We believe in rewarding you for your trust in us. So the more you rely on us for your financial needs, the more benefits you'll receive.

Program Details

Catalyst Member Rewards is available to Retail Members, Ages 18+, whom have not caused the credit union a loss. Rewards are not available for business or commercial accounts. Members are automatically enrolled in the program, when meeting qualifying balance and account requirements as described below.

Total individual balance for deposit and loan accounts is aggregate balances per unique member, whether primary or joint on account. In instances with more than one member on an account (Primary and Joint, for example), assignment of tier for that membership account number will be determined by the individual with the highest tier qualification.

Three reward tiers based on account balances. Some tiers require the presence of specific account types.

Catalyst Rewards Level	C ¹	C ²	C ³
Total Individual Balance(s)	\$10,000+	\$25,000+	\$50,000+
Required Account types	None	Loan or Catalyst Connect Checking	Loan or Catalyst Connect Checking
Quarterly Refund of Consumer Loan Interest Paid	1%	3%	5%
Access to Your FICO® Score for Free	-	Quarterly	Quarterly
Reimbursed Out of Network ATM Withdraw Fee	1/month	2/month	Unlimited
Reimbursed Overdraft Transfer Fee	2/calendar year	Unlimited	Unlimited
Free Money Orders	Unlimited	Unlimited	Unlimited
Free Official Checks	Unlimited	Unlimited	Unlimited
Free Checks	-	1 box/calendar year	Unlimited
Safe deposit box discount (3x5 only)	50% off	50% off	50% off
Catalyst Connect Checking APY Minimum average daily balance to earn dividends is \$1,000. Dividends earned on balances up to but not exceeding \$10,000 when account requirements are met.	0.25% APY	0.30% APY	0.35% APY

Individual Balances and Earning Rewards – Relationship is calculated based on the total cumulative loan and deposit balances per individual member, whether primary or joint. When your total individual balances fall within the level required for C¹, C² or C³ as calculated at month-end, you will qualify for the corresponding tier and earn the stated Rewards the following period. There will be a one-month grace period before moving down a tier if total relationship balances drop.

Loan Balances – Refers to all USF Federal Credit Union and Darden Credit Union auto, personal and mortgage loan balances, student loan balances when loan is in repayment status, balances on home equity lines and other lines of credit you have, as of the close of business on the last day of the calendar month. Credit cards balances will be calculated according to that month's statement cycle balance.

Deposit Balances – Monthly average daily balance of all USF Federal Credit Union and Darden Credit Union savings, checking, money market, IRA and certificate accounts. Investment balances held with CUNA Mutual Brokerage Services, through USF FCU's Wealth Management Program, do not count toward the total individual balance calculation.

Free Checks – Free check benefit is available only when you order your checks through USF FCU, and is limited to pre-determined standard check design style in a box of 80 duplicate checks. C² level reward is awarded only once in a calendar year, regardless of whether changes in your Balances cause you to move between more than one Reward Category. The C³ Reward allows for unlimited checks as long as your tier balance remains at the minimum requirement.

Overdraft Transfer Fee Reimbursement – You may elect overdraft protection and link a savings account to your checking account. Then, if you overdraw your checking account, funds from the linked account will be transferred automatically to cover your negative checking balance. Reimbursement of this fee will occur overnight, after the fee has posted to your account.

Out of Network ATM Withdrawal Fee Reimbursement - USF FCU will reimburse you for a USF FCU-charged ATM Withdrawal Fee, according to your tier benefit, overnight after the fee has been assessed. Members can make unlimited surcharge-free withdrawal transactions at USF FCU ATMs and at more than 30,000 CO-OP Network ATMs.

Free access to your FICO® Score is provided pursuant to FICO®'s Open Access program and is only available to members with a USF FCU loan. Score will be provided for the Primary member on the account, through online banking, only after you have authorized USF FCU to provide such information to you. You have the right to opt-out of receiving scores at your discretion. Scores will be retrieved from Experian and will be updated within online banking once a quarter. Upon becoming eligible to receive your score, you will be included in the next quarterly processing of FICO® Scores. As such, there may be a delay of 3 months before receiving your first score as a benefit of this program. FICO® and "The score lenders use" are trademarks or registered trademarks of Fair Isaac Corporation in the United States and other countries. ©2015 Fair Isaac Corporation. All rights reserved.

Quarterly refund of loan interest paid applies for Vehicle Loans (direct auto or specialty vehicle) and Personal Loans and Lines of Credit only. Interest refund will be deposited into member's Primary Savings Account within 5 business days of quarter-end. Your interest refund % will be based on your tier qualification level at quarter-end. If you have a loan account that is 30 or more days delinquent, or if you do not carry the required level of insurance on your vehicle, you will not be eligible to receive that quarter's interest refund.

Dividends are paid after completing all the requirements for the Catalyst Connect Checking account for a full calendar month. APY = Annual Percentage Yield. APY is accurate as of January 15, 2023.

When Rewards are awarded – Rewards are awarded on transactions occurring and balances maintained during the calendar month in which the Reward is earned. Depending on the Reward type, the Reward may be awarded at the time

of transaction (such as free money orders and official checks), overnight following the date of the transaction (as with overdraft transfer fee reimbursement) or within five business days of the month following thereafter (as in the case of quarterly refund of loan interest paid). Fee reimbursements, rebates and the quarterly refund of loan interest paid are posted to your account and are reflected on your account statement.

Accounts Closed During the Month – Rewards are not prorated. If you terminate your membership or close qualifying deposit or loan accounts during the month, you may not be awarded the Rewards for that calendar month.

The Catalyst Member Rewards program is subject to change without notice.