



RTP Federal Credit Union

Life is full of possibilities. Get your share.

Interest Checking Opt-in Form

Get Your Share With RTP FCU's Interest Checking Account

Our Interest Checking account allows our members to accrue monthly dividends on balances up to \$10,000 while enjoying the convenience of our Visa Debit Card. The more you swipe, the more you earn!*

How do I become an Interest Checking member?

Becoming an Interest Checking member is easy and free of charge. Enroll in the following services and gain the added benefits that the credit union can offer you by being an Interest Checking member. Current Basic Checking members must opt in to Interest Checking by completing this form and meeting the following requirements:

- Interest Checking Account with a minimum Direct Deposit of \$500 at least once-a-month
- Debit Card
- Home Banking
- eStatements

What are the benefits of an Interest Checking account?

The more times you swipe your Visa Debit Card, the more you earn with Interest Checking. Balances up to \$10,000 qualify for earnings. There are 3 tiers of dividends associated with Interest Checking. The number of Visa Debit Card transactions that post and clear your account each month determines which tier of dividends you earn.

To Opt-in to Interest Checking

Complete the form below and present it to the nearest branch, fax it to (919) 224-8891, scan and email it to rtp@rtpfcu.org or mail to:

RTP Federal Credit Union
Attn: Opt-In Dept.
P.O. Box 12807
RTP, NC 27709

If you have questions, please call Member Services at (919) 941-5700 or (877) 941-5700.

*Restrictions apply. Limit of one Interest Checking Account per member account number. Minimum direct deposit of at least \$500 at least once-a-month required to open an Interest Checking account. Member must also have a Visa Debit Card, Home Banking and eStatements in order to qualify for Interest Checking. ATM transactions do not count towards the qualifying debit card transactions. Only debit card transactions processed by merchants and received by the Credit Union as point of sale transactions count towards qualifying debit card transactions. All debit transactions must be posted to the account on or before the last day of the month. Visit www.rtpfcu.org for more details.

**APY= Annual Percentage Yield. Rates and annual percentage yields are effective as of January 1, 2018 and subject to change at any time without notice. Earnings are compounded daily and posted monthly. Accrued earnings are forfeited if account is closed prior to monthly dividend posting. Refer to RTP FCU's account disclosures for additional details. This credit union is federally insured by the National Credit Union Administration.

You have the right to revoke this consent at any time.

Name

Address

City

State

Zip

Account Number

I want to convert my current checking account to an RTP FCU Interest Checking account, suffix 275. By signing below, I agree to the terms and conditions that apply to Interest Checking and to any amendments that may be applied in the future.

Primary Member Signature

Date