



# Cash Back Rewards FAQs

Important Information for Kasasa Account Members

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Welcome to the Georgia's Own Credit Union family! If you are currently earning rewards through a Kasasa Checking account program, we have great news! A cash back reward feature will also be offered on your Georgia's Own checking account upon system conversion. Here are the details:

Cash Back Rewards Feature	
Monthly Reward	✓ 4.00% Monthly Cash Back Reward Credit (earn up to \$8 on \$200 spend in debit card purchases)
Monthly Qualifications	✓ 12 Debit Card Purchases (Post and settled by end of reward period) ✓ Enrollment in eStatements



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**Q. Why is my reward changing?**

**A.** The Kasasa product is not currently offered at Georgia's Own Credit Union. The Cash Back Rewards feature is the alternative solution for you to continue earning a reward.

**Q. How is my reward changing?**

**A.** All rewards for Kasasa Checking accounts will migrate to one reward feature.

**Cash Back Rewards:** 4.00% Monthly Cash Back Rewards Credit, earned on up to \$200 in debit card purchases, maximum \$8

**Features no longer offered:**

Cash rewards — 2.00% APY on balances up to \$10,000 and  
0.25% APY on remaining balances over \$10,000

Tunes reward — Sign-Up Bonus  
Refunds up to \$10 on purchases from iTunes, Google Play,  
and Amazon

Nationwide ATM Fee Refunds

**Q. When can I expect to receive the monthly rewards?**

**A.** The reward period to qualify will continue to cycle between the last day of the previous month through the second to last day\* of the current reward month. Rewards earned will be applied to your new All Access Checking account on the last day of each reward month when qualifications are met.

\*Due to system conversion activities, the September reward period will include qualification activity between August 31st through September 28th, and the October reward period will include qualification activity between September 29th through October 30th. The standard cycle will resume in the November reward period, October 31st through November 29th.

**Q. If all qualifications are not met in a cycle, will the Cash Back Rewards feature be removed?**

**A.** No, as long as the account is open and in good standing, the opportunity to qualify will start over every cycle.



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**Q. Are there any other benefits I will gain?**

**A.** Yes. Here are the benefits you will enjoy in addition to Cash Back Rewards:

1. **110,000+ surcharge-free ATMs nationwide** via Allpoint, CO-OP, and Money Pass
2. Interest-Bearing Checking
3. **Anywhere Banking Tools:** Online banking, mobile banking, Bill Pay, debit card, and eStatements

**B. What options are available for Kasasa account holders to earn dividends at a higher interest rate?**

**A.** You will have access to a number of interest-bearing account options without a Cash Back Rewards feature. Our Money Market product is an option that may yield a higher dividend than the All Access checking. We offer a number of Savings Certificate (CD) terms that can earn the interest you are looking for. Ask us about it.

**Q. Will my account number change?**

**A.** For all converting checking accounts, the checking account number will be the MICR number found on your current HCCU checks, opposite of the routing number.

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**Q. Are there monthly maintenance fees?**

**A.** No, there are no monthly maintenance fees for All Access Checking.

**Q. I own multiple accounts, are they all eligible for Cash Back Rewards?**

**A.** No, only converting legacy Kasasa checking accounts will be eligible for the Cash Back Reward feature. If an account with the Cash Back feature is closed, a new account will not be eligible for Cash Back Rewards. Exceptions will be considered.