



What is Plus™ Checking?

Plus Checking, formerly known as Unbank Checking, is an enhanced checking account, with no monthly fee and provides a high dividend rate. It is our checking product for members who frequently use electronic and convenience services including Debit Card, Direct Deposit, Online Banking, e-Statements and ATMs and who want to earn more interest on their balances.

How do I qualify for the monthly high-interest? You must:

- Receive e-Statements
- Use Online or Mobile Banking – log in at least once per month
- Receive a Direct Deposit or ACH of \$200 or more at least once a month
- Debit Card – make at least 12 transactions per month

What other rewards will I receive with Plus Checking?

- We'll give you up to a \$20.00 refund per month on any foreign ATM fees (when all qualifications are met).
- Seems like everyone else knows your credit. So should you! We'll send you Smart Score credit score range updates twice a year.

What happens if I don't qualify one month?

If you do not meet the qualifications for Plus Checking (for example, no direct deposit, and not at least 12 debit transactions during the month) the entire account will earn the regular checking dividend rate for the month. You won't qualify for the ATM rebate feature, but there is no service or account fee.

How will I know if I didn't qualify during the month?

You will need to check your statement to learn which rate was applied to your Plus Checking account. For details on which qualification was not met, please stop by a branch or call 1-800-CR-UNION.

What dividend rate is paid if I meet the monthly qualifications?

If your account balance is \$25,000 or below and you meet all of the requirements during the qualification cycle, you receive the premium dividend rate. If your account balance is greater than \$25,000 and you meet all of the minimum service requirements during the qualification cycle, you'll also receive the second-tier dividend rate (lower than the Plus checking rate, but higher than the regular checking rate) for the portion of your balance greater than \$25,000. For the latest rate please visit connexcu.org.



When will dividends and ATM refunds be posted to Plus Checking?

Dividends will be posted on the first day of each month and ATM refunds up to \$20.00 will be posted on the last business day of each month. If you haven't met all of the qualifications, you will receive the third-tier dividend rate but no foreign ATM refund for that month.

When is the start and stop date for fulfilling the account qualifications?

For the Plus Checking account, the qualification cycle period for Online Banking login and eStatements sign up, begins on the first calendar day of the month and continues through the last business day of the month. The qualification cycle period for Direct Deposit and POS Transactions, begins on the first calendar day of the month and continues through the last calendar day of the month in which the dividends are paid. Monthly qualifications must be met within this cycle to qualify for the high dividend rate.

With Plus Checking, do I qualify for Early Payday?

Beginning on October 1, 2024, this FREE service is included with your Connex membership. Early Payday makes your eligible* direct deposits available up to one business day early.

Another great reason to set up your direct deposit to your Plus Checking account. Just provide your employer or deposit payor with Connex's routing number (211178200) and your Plus Checking account number. To arrange for Social Security direct deposit, call the Social Security Administration at 1-800-772-1213.

* Eligible direct deposits include certain transactions such as payroll, government benefits, or similar types of payments. The Early Payday service is dependent on when Connex receives information from the payor that the funds are on the way. Please note that this could vary, and you may not always receive your funds early. You cannot opt out of Early Payday.

Why do I have to make 12 debit transactions as a monthly qualification?

Our Plus Checking account rewards members for frequently using our services like a debit card and online services. Twelve transactions per month may sound like a lot, but when you think about the number of times you can use your card for everyday purchases like gas, groceries, meals out, etc. it is very easy to get to 12 in one month.

Will ATM transactions count as part of the monthly debit transactions?

No. Only point-of-sale (POS) Debit Card transactions will count.



Will a direct deposit tax refund or any other one-time electronic deposit count as a direct deposit for any one month?

Yes, a direct deposit tax refund will count; however, it will only count during the month it occurs.

What is a foreign ATM fee?

This refers to fees charged to you for using ATM machines that are not Connex ATMs.

Is there a minimum balance required to earn dividend on Plus Checking?

There is no minimum balance required. You shouldn't be penalized for using your own hard-earned money.

How are dividends calculated?

Dividends are calculated using the average daily balance method and are paid monthly.

Is there a minimum age to open Plus Checking?

Yes. You must be 18 years old.

Can I have more than one Plus Checking Account to earn more interest?

Yes, with our new system members can have more than one Checking Account per membership.

Do I actually have to log into Online Banking, or can I just sign up?

One of the requirements to receive the Plus Checking high dividend rate is to use Online Banking at least once a month. If you have satisfied all other requirements but still haven't received the high dividend rate, it may be because you did not login to Online Banking during that month. After six months without logging in, your status in Online Banking is considered "Inactive." You'll be blocked from your account and as a result, ineligible for the Plus Checking high dividend rate at the end of the month. If your Online Banking account is on the way to inactive status, you'll receive an email and reminder emails before you are blocked out of your account. Be sure to log in regularly to ensure your status stays active. If your account does get locked as a result of being inactive, call and speak to a Financial Needs Specialist at 1-800-CR-UNION to get your Online Banking account reset.

Does logging into Mobile Banking count the same as logging into Online Banking?

Yes, if you login to Mobile Banking instead of Online Banking it will still count as logging into Online Banking to qualify your account for the month.



Where can I learn more about Plus Checking?

Visit connexcu.org, give us a call at 1-800-CR-UNION or stop by any branch.

How would I qualify for CheckArmor fraud protection?

Beginning January 2018, members **who order their checks from our check provider Harland Clarke** are covered by CheckArmor, a check and identity fraud recovery service. (Checks will have CheckArmor logo printed on the front.) This includes fraud from physical checks, use of debit card, online fraud, or account takeover. Each personal check comes with 24/7 access to a customer service representative. [Click here](#) for more information regarding CheckArmor.