

We have heard from our members that you want more checking options and features. In response, Reliant is pleased to offer a new checking account choice: Mobile Checking! You now have the flexibility of a few different checking options—choose the one that best meets your banking needs!

What is the Mobile Checking Account and what features does it offer?

We recognize that checking accounts are no longer just about checks. Do you frequently use your debit card to access your checking account at ATMs and at merchants? Do you also like the on-the-go convenience of mobile apps, mobile check deposit, and text alerts? If you do, the Mobile Checking Account has all of the perks that apply to you!

- **Unlimited non-Reliant ATM transactions with no charge from Reliant!** (Subject to surcharge from the ATM provider.)
- **Debit card cash back rewards!** Each point-of-sale (POS) transaction at a merchant over your first 30 POS transactions in a month will earn \$0.10 cash back—up to \$10.00 cash back per month.¹
- **Plus**—keep all of the standard features of our basic free checking, including online and mobile banking, text alerts, and mobile check deposit. Do you still occasionally write checks? No problem!

What types of transactions count as “point-of-sale” transactions as far as rewards are concerned?

Any non-ATM transaction you conduct with your Reliant Visa debit card will count as a point-of-sale transaction. That means any time you use your card to make an online purchase, use your card with a PIN or with a signature at a merchant, or pay with your card using your mobile wallet, it will count toward your total monthly number of point-of-sale transactions—and will get you one step closer to earning rewards!

What are your other checking options?

We continue to offer both Personal Free Checking and Dividend Checking. Please reference the chart on the next page for a comparison of our checking account options. Make the choice that is best for you!

What if I am happy with my current Reliant checking account?

There is no need to change—we just want to make you aware of the new option available to you.

What if I have questions or want to change to the new Mobile Checking Account?

Just stop by a branch or contact us at 800-724-9282 and a representative will be happy to assist you!

1: Minimum of 20 POS transactions required to avoid \$10 monthly maintenance fee.

	Personal Free Checking	Mobile Checking	Dividend Checking
Features			
Checks/Check Writing	Unlimited	Unlimited	Unlimited
Debit Card	Free	Free, Required	Free
Overdraft Protection from Savings	\$5.00 per transfer	\$5.00 per transfer	\$5.00 per transfer
Interest Earned	None	None	0.05% APR for average daily balances (ADB) of \$1,000 and greater (applied at end of month)
Debit Card Cash Back	None	\$0.10 per POS transaction after 30 transactions/month (applied at end of month). Maximum \$10.00/month.	None
Fees			
Monthly Maintenance Fee	\$0	\$10.00	\$5.00
Monthly Maintenance Fee Exemption	N/A	Fee waived with at least 20 POS debit card transactions/month	Fee waived with an ADB of \$1,00 or more
Insufficient Funds Fee	See Fee Disclosure	See Fee Disclosure	See Fee Disclosure
Courtesy Pay Fee	See Fee Disclosure	See Fee Disclosure	See Fee Disclosure
ATMs			
Reliant ATMs	Unlimited	Unlimited	Unlimited
Non-Reliant ATMs	5 free, then \$2.00 per transaction	Unlimited	5 free, then \$2.00 per transaction
Online/Other Conveniences			
Checks	Standard Fee	Standard Fee	Standard Fee
Mobile Check Deposit	Available, FREE	Available, FREE	Available, FREE
Online Banking, Bill Pay, E-statements	Available, FREE	Available, FREE	Available, FREE