



Only One Rewards Program Terms of Agreement and Disclosure

By enrolling in to the Only One Rewards Program you agree to the following:

- If you do not meet the debit card usage requirement of 15 transactions in any given month or your average monthly balance for your Only One Checking Account falls under \$2,500, a \$5 fee will be assessed to your account for that month.
- If you no longer wish to be enrolled in the Only One Rewards Program, your de-enrollment will be effective on the first day of the following month in which you notified us in writing of your request to de-enroll.
- You may enroll into, or de-enroll from the Only One Rewards Program twice per calendar year.
- There will be no monthly maintenance fee for the first two monthly statement cycles when you enroll for the first time into Only One Rewards.

Any subsequent enrollments following a de-enrollment of this program will not be eligible for the waiver of any maintenance fees for the first two statement cycles.

- You are responsible for keeping your personal information updated with the Only One Rewards Program providers.
- First Source may discontinue and/or change the terms of this agreement, but will give you written notice of any such change.