

UrCash Savings Account

UrCash is a program that rewards the member for utilizing certain Riverfront products and services. The reward is in the form of cash, deposited into a member's UrCash account upon meeting certain criteria, making the reward immediately available. The member can choose what to do with the reward – take it in cash, transfer it to another Riverfront account, apply it to a loan payment or allow it to accumulate in the account.

UrCash Qualifications

- New money loan
- Checking account with direct deposit equal to or more than the amount of the loan payment
- Loan approval of any of these qualified direct Riverfront loans: mortgage, home equity loan, home equity line of credit, auto equity loan, mobile home loan with no land purchase requirement, new and used car loan, new and used motorcycle, new and used RV, personal loan, recreational vehicle loan.

UrCash Value

- The reward payment shall be equal to 1% of an approved, qualifying loan value up to a maximum of \$500.
- Only new money portion of a qualifying refinanced loan is eligible for reward.
- Only initial draw of HELOC is eligible for UrCash. Reward offer may not be combined with any other discount(s).

UrCash Account

UrCash account is a non-interest bearing deposit account requiring no minimum balance, solely for the purpose of UrCash deposits, withdrawal and/or transfer activity. UrCash will be deposited into the member's UrCash account upon dispersal of the loan and will be immediately available to the member. Refer to Riverfront's Member Service Agreement Part 2 for additional savings account information.

Transaction Limitations

Withdrawals and transfers can be made by the member at a branch or through Online Banking, Mobile Banking and Telephone Banking. Deposit activity is limited to Riverfront only; member cannot deposit into account. The member has no withdrawal activity limitations including withdrawal or transferring of the funds.

Periodic Statement

All transactions on this account are listed on your periodic statement and identified as UrCash.

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