

HELPFUL HINTS

FOR NEW POWER RATE CHECKING ACCOUNT HOLDERS

The information below is provided to assist you in earning the rewards for your new Power Rate Checking Account.

1. Be sure to use your ASB debit card for POINT OF SALE purchases, either debit or credit. Try to perform all 10 point of sale purchases in the first three weeks of the month (The monthly qualification cycle ends on the last business day of the month.) to ensure that your interest will be credited. Remember – ATM transactions DO NOT qualify as point of sale transactions. We encourage customers to use their signature rather than their PIN when making a debit card purchase. You will be making a qualifying purchase and you won't have to enter your PIN in public.
2. **ACTIVATE YOUR DEBIT CARD** - Once you receive your PIN (Personal Identification Number), you must activate your debit card at any ATM by doing a balance inquiry transaction. If you want to change your PIN, you must use an Atlantic Stewardship Bank ATM.
3. **SIGN UP FOR E-STATEMENTS** - Once you receive your "Welcome" email for Online Banking, log in, click on E-Statements, read the disclosure, scroll to the bottom of the page and click " Accept".
4. Set up one monthly direct deposit OR one electronic debit (ACH). The electronic debit must be initiated by an outside company; it CANNOT be an ASB online bill payment transaction.
5. Do not set up your electronic debit (ACH) for the end of the month if it is your qualifying transaction, as it may take a few business days for a third party to process the payment. All qualifying transactions must post and clear your account by the last business day of the month to ensure that your interest will be credited. Please refer to the Power Rate Checking Account disclosure for further explanation.
6. Make sure that the company that you choose to process your electronic debit (ACH) is taking the payment from your Power Rate Checking account and not using your debit card number. You must give them the bank's **ABA/Routing Number (021206582)** and **your Power Rate Checking Account number**.

Thank you for selecting Power Rate Checking. We are confident that you will enjoy the benefits and rewards associated with this unique checking account.