



Partnering Together for Financial Success

CommunityAmerica is proud to partner with Maplewood Richmond Heights School District to provide you great rates, low fees, and understanding service to help you thrive. We have the products and services you'll love, like Cashback Free Checking, High Interest Savings, and a top-rated mobile app.

We Share our Profits

In the past 12 years, we've returned \$93 million to our members through our Profit Payout¹ Program. Calculate your share at ProfitPayout.com

Bank Anytime, Anywhere

Enjoy convenient access to the Richmond Heights branch - opening in April 2024. Plus, nearly 30,000 ATMs nationwide, a robust Online Banking platform and top-rated Mobile App.

Exclusive Offers

We are excited to offer special promotions for all Maplewood Richmond Heights School District employees.

Your Cash Back Adds Up

\$60²

back per year
from Cashback or
Chiefs Checking

+

\$125³

per year from High
Interest Savings

+

\$92¹

avg. per qualifying
household from Profit
Payout last year

=

\$277

potential total per year



Visit CommunityAmerica.com/mrhsd
to see your exclusive offers today!

¹ Profit Payout. Dividend is discretionary and approved annually by CommunityAmerica's Board of Directors. The average profit payout received in 2024 was \$92. Dividend is not guaranteed and may vary based on criteria established by CommunityAmerica Credit Union and the total amount allocated by the Board of Directors each year. Not everyone receives a dividend and member must be in good standing and meet other criteria on processing date to qualify. Dividends are reported to IRS and a 1099 form will be issued at year-end. Any applicable taxes are the responsibility of recipient.

² Chiefs/Cashback Free Checking. Earn 1% cash back, up to \$5 per month, on monthly point-of-sale debit card transactions posted to a Chiefs Checking account or a Cashback Free Checking account when 'Qualifications for cash back' are met. Qualifications must be met under a single membership account on the day before the last day of the month to receive benefits for that same month. Cash back will be deposited into the Chiefs Checking or Cashback Free Checking account by the 5th calendar day following the month qualifications are met. Cash back will not be calculated for month(s) in which the qualifications are not met. Cash back earnings rate accurate as of 05/01/2023 and may change without notice after account opening. Contact us at 800.892.7957 to find out the current cash back rates. Limit one Chiefs Checking or Cashback Free Checking account per membership account number. Business accounts not eligible for this product. Cannot be opened in conjunction with Premier, Interest, Investors, or Loan Advantage. Qualifications for cash back: The membership account number tied to the Chiefs Checking or the Cashback Free Checking account must complete the following: Enrolled in eStatements; one direct deposit of \$250 or more per month, not aggregated; 15 posted point-of-sale debit card transactions per month to a single checking account; OR enrolled in eStatements; 25 posted point-of-sale debit card transactions per month to a single checking account. Transactions exclude refunds, credits, fees, pre-authorizations, and ATM transactions.

³ High Interest Savings. First Tier: 5.00% APY from \$1.00 – \$2,500, if First Tier qualifications are met. Second Tier: 0.03% APY on \$2,500.01 or more, and on balance if First Tier qualifications are not met. The account requires a \$1 minimum opening deposit. The Annual Percentage Yield (APY) shown is effective as of 05/01/2023, unless otherwise noted, and assumes interest is reinvested and rate continues for a year. Maximum of \$125 interest earned per year for First Tier APY assumes balance of \$2,500. Rates are variable and may change without notice after the account is opened. Fees could reduce earnings on this account. Balances up to \$2,500 will earn first tier APY when 'Qualifications for cash back' are met. Each statement period that Qualifications are met after the account opened, the first tier APY will be applied at the end of the statement period. Due to compounding, interest earned may push balances into next rate tier, causing an APY change. Please see rate page for range. If Qualifications not met, the first tier APY will discontinue and will revert to the credit union's base rate for Savings accounts until 'Qualifications for cash back' are reestablished. Balances of \$2,500.01 or more will earn the credit union's current applicable base rate for Savings accounts. Limit one High Interest Savings account per member. Business, IRA, and Minor accounts not eligible for this product. Qualifications for cash back: The membership account number tied to the High Interest Savings account must complete the following: Enrolled in eStatements; Monthly direct deposit of at least \$250 posted to one deposit account; 15 posted point-of-sale debit card transactions per month to a single checking account; OR Enrolled in eStatements; 25 posted point-of-sale debit card transactions per month to a single checking- account. Transactions exclude refunds, credits, fees, pre-authorizations and ATM transactions.