

## Information about Your Mile High APY\* Savings Account

The Mile High APY savings account is a feature of a Zing Credit Union debit card as part of a checking account. A member must have a Zing Credit Union checking account and a debit card in order to access the Mile High APY savings account.

The Mile High APY savings accounts encourages a person to save by rounding up debit card transactionsto the next dollar amount and automatically transferring this amount to the Mile High APY savings account. The only way to deposit into the Mile High APY savings account is via this automatic transfer feature while using a debit card.

Members may withdraw funds from the Mile High APY savings account without penalty.

The current APY of the Mile High APY is available on our Rate and Fee Schedule. As with all share accounts at Zing Credit Union, the dividend rates and APY for the Mile High APY savings account are variable and subject to change without notice.

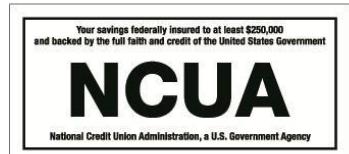
If there are multiple debit cards for a checking account, all are enrolled into the Mile High APY Savings Account program. You cannot enroll only one debit card.

Zing Credit Union debit cards are subject to a \$3.00 excessive PIN fee when more than 10 PIN-based transactions are made per month. This is per transaction. To avoid this excessive PIN fee, please use your debit card as "credit" to make signature-based transactions.

To view Zing Credit Union's Fee Schedule, [please click here](#).

At any time, a member may cancel this feature by calling 303-573-1170 or speaking with a representative of Zing Credit Union.

\*APY is Annual Percentage Yield.



Federally insured by NCUA