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## Kikoff Overdraft Protection Terms

Overdraft is an optional, no fee service that allows you to overdraw your linked deposit account. To qualify for Overdraft you must have qualifying direct deposits\*\* to the Kikoff Credit+ Cash Account that add up to a minimum amount of \$500.01 each month. If you qualify, you will be allowed to overdraw your linked deposit account on credit card purchases and cash withdrawals. Kikoff, at their discretion, may evaluate your eligibility for a higher overdraft limit based on your Kikoff Account history, direct deposit frequency and amount, spending activity and other risk-based factors. Overdraft will not cover any non-secured card transactions, including ACH transfers.

\*\*A qualifying direct deposit is any (1) deposit made by a participant's employer, payroll provider, or benefits payer (including unemployment benefits) by Automated Clearing House (ACH) deposit. Bank ACH transfers, Pay Friends transfers, verification, or trial deposits from financial institutions, peer to peer transfers from services such as PayPal, Cash App, or Venmo, mobile check deposits, cash loads or deposits, one-time direct deposits, such as tax refunds and other similar transactions, and any deposit which Kikoff deems to not be a qualifying direct deposit are not qualifying direct deposits.

## Kikoff Incremental Cash Back Rewards for Direct Deposit Users

In addition to the base reward advertised on any given Offer, Kikoff may choose to advertise an incremental reward amount (as a percentage cash back or a specific dollar amount) on an Offer which can be earned by you when you make the qualifying transaction to participate in the Offer and maintain \$500 in qualifying direct deposit\*\* activity on the account per month. Qualification rules for each available bonus will be made available at the time of offer. See [full cash back addendum](#) here.

\*\*A qualifying direct deposit is any (1) deposit made by a participant's employer, payroll provider, or benefits payer (including unemployment benefits) by Automated Clearing House (ACH) deposit. Bank ACH transfers, Pay Friends transfers, verification, or trial deposits from financial institutions, peer to peer transfers from services such as PayPal, Cash App, or Venmo, mobile check deposits, cash loads or deposits, one-time direct deposits, such as tax refunds and other similar transactions, and any deposit which Kikoff deems to not be a qualifying direct deposit are not qualifying direct deposits.

## Kikoff In Network ATM Terms

Fee-Free ATMs get fee-free transactions at any Allpoint ATM. Otherwise, out-of-network ATM withdrawal fees may apply.

## Kikoff Tri Bureau Credit Reporting Requirements

The Kikoff Credit+ Cash Card reports to Equifax, Experian and TransUnion on a monthly basis. A minimum deposit of \$50 is required to be reported to the credit bureaus.