



\$600 Checking Account Promotion: Terms & Conditions

Promotion Eligibility: This offer is available to members who:

1. **Open a new AFCU checking account** and make a qualifying deposit within **90 days** of account opening.
2. **Make a qualifying deposit** to an existing "**inactive**" checking account. For the purposes of this promotion, an "**inactive**" account is defined as any existing AFCU checking account that has had five (5) or less member-initiated transactions in 90 days immediately preceding the promotion start date.

Qualifying Deposit Requirements: A "qualifying deposit" is defined as a **New ACH Direct Deposit** (such as a paycheck, pension, or government benefit) that meets the following monthly minimums based on membership type:

1. **Non-Students:** \$1,500 or greater per calendar month.
2. **Students:** \$500 or greater per calendar month.

**The direct deposit must be "new" to AFCU, meaning it cannot have been received by the credit union in the 90 days prior to the start of this promotion.*

Bonus Payment Schedule: The total bonus of **\$600** will be paid in two (2) separate installments:

1. **First Installment (\$300):** Paid by the **15th of the month following** the month in which the first qualifying deposit is received.
2. **Second Installment (\$300):** Paid by the **15th of the month following** the completion of **six (6) consecutive months** of qualifying deposits.

Account Maintenance Requirements: To remain eligible for the second installment, members must:

1. Be enrolled in **eStatements** and **eNotices** through AFCU Online Banking.
2. Maintain an **active AFCU debit card** associated with the qualifying checking account.

Additional Terms:

1. The account must be **in good standing** (not overdrawn, no legal holds) at the time of each bonus payout.
2. Offer limited to **one bonus per member**.
3. AFCU reserves the right to modify or cancel this promotion at any time without prior notice.