

# Full Promotion Disclosure

**“Open. Bank. Borrow. Earn Up to \$475 Cash.”**

Earn up to \$475 when you open a new Telcoe Federal Credit Union checking account.

To qualify for the **\$200 checking bonus**:

- Open a new checking account and maintain it in good standing.
- Complete **15 or more debit card purchases per month**, each of **\$10.00 or greater** within the first 90 days. Transactions made through person-to-person (P2P) payment services (e.g., Cash App, Venmo, Zelle) do not count toward the 15 transactions.
- Receive a minimum of **\$1,000 in qualifying direct deposits** each month for the first 90 days.
- Enroll in **online banking** and **eStatements**.

The \$200 bonus will be deposited into your Telcoe checking account within **30 days** after the initial 90-day qualification period ends.

To qualify for the **additional \$275 loan bonus**:

- In the first 90 days after opening your new Telcoe checking account, open one or more new loans with a combined balance of **\$20,000 or more**. CD and Share Secured loans are excluded.
- Maintain the loan(s) in good standing for at least **6 months** from the funding date.

The \$275 bonus will be deposited into your Telcoe checking account within **30 days** after the 6-month anniversary of the loan funding date.

## Additional Terms:

- Must be **18 years of age or older** to participate.
- New checking accounts only; existing Telcoe members with a current or closed checking account in the past 12 months are not eligible.
- Bonuses are considered taxable income and may be reported on IRS Form 1099-INT or 1099-MISC. Please consult a tax advisor.
- Accounts and loans must remain in good standing and not be closed before bonuses are paid.
- Promotion subject to change or withdrawal at any time without notice.