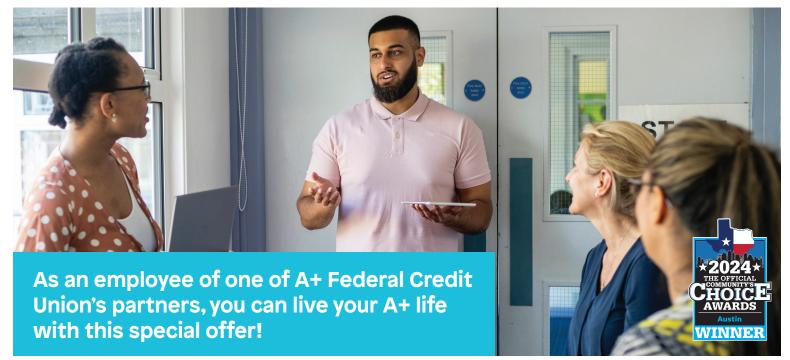
\$100 for you when you join A+FCU.



For a limited time, get \$25 when you open a FREE Cash-Back Checking Account and another \$75 when your first payroll direct deposit(s) totals \$800 or greater.*

As a member, you'll receive all the benefits of our A+ products and services, including:

- · Unlimited cash back paid monthly with a FREE Cash-Back Checking Account
- Exclusive educator programs, like the A+ Education Foundation Grants Program and scholarships, among other member benefits
- The top-rated A+ Mobile App, free online banking tools, free online financial guidance, and more

Plus with your direct deposit at A+FCU, you can get paid up to 2 days early!

When joining online or at a branch, select or mention your participating employer to ensure eligibility for this offer and use 2025SEG100 for the promo code.

Visit aplusfcu.org/b2s or scan the QR code to get started!

Programs, rates, terms, and conditions are subject to change without notice. Normal lending criteria apply. All loans subject to credit approval.

*Must open a Membership Savings and a Cash-Back Checking Account with a debit card and direct deposit. \$25 will be deposited into your Membership Savings Account upon account opening. Another \$75 will be deposited into your Membership Savings Account within a week of the date your payroll direct deposit(s) total \$800 or greater. Direct deposit(s) must be \$800 or greater, in aggregate, within 30 consecutive calendar days. Payroll direct deposit(s) must be received to Cash-Back Checking Account within 60 days of account opening. New accounts screened through ChexSystems. \$10 minimum opening deposit required for Membership Savings. \$0 minimum balance required to earn dividends on Membership Savings Account. Annual Percentage Yield = 0.10% on Membership Savings account. Rates effective 2.18.2025 and is subject to change without notice. Fees could reduce earnings. Earn 5¢ cash back on PIN-based debit card purchases and 10¢ cash back on signature-based debit card purchases. Cash back deposited monthly to Membership Savings Account. Promotional deposit(s) will be deducted if account closed less than 180 days after opening the account. Member is responsible for any taxes. Person must have US SSN/ ITIN to receive promotion. One per SSN/ITIN. Program subject to change without notice. Cannot be combined with any other offer. A+FCU employees, volunteers, and their families are excluded from the program. Excludes Fiduciary, Association, Guardianship, Trust, Business, and Estate accounts. Not valid for existing or previous members. One per household. Must present coupon and/or promo code at time of account opening and be an employee of a participating organization. Expires 12.31.2025.

†Early payment of funds is not guaranteed and is subject to when A+FCU receives the funds from the originator.

