

## **Holiday Cash 2020 Promotion Rules**

Promotion period is October 1, 2020 through December 31, 2020. All promotional incentives will be considered interest and will be reported on IRS Form 1099-INT.



How it works: New Checking Accounts. Receive \$50 when you open a brand new checking account (\$50 minimum balance). Any previously closed AFFCU checking accounts must be closed for a minimum of 7 years in order to qualify. Set up a brand new direct deposit according to the requirements below during the promotional period and receive \$50 deposited into your checking account after statement verification. Sign up for AFFCU's bill pay service, with a minimum of 1 bill paid online per month for the first 3 months and receive \$50 deposited into your checking account after statement verification. Members who have an Existing AFFCU Checking Account. Set up a brand new direct deposit according to the requirements below during the promotional period and receive \$50 deposited into your checking account after statement verification. Sign up for AFFCU's bill pay service, with a minimum of 1 bill paid online per month for the first 3 months and receive \$50 deposited into your checking account after statement verification. Requirements: Initial requests must be given by verbal notification to an AFFCU Member Service Representative. The direct deposit must be your entire check (\$100 minimum). Payroll deduction or depositing a portion of your check does not qualify. Transfers from other accounts here at AFFCU or another financial institution do not qualify. Bill payments of AFFCU loans do not qualify, and bill payments must be for an entire bill or the required minimum payment (nothing less). Checking account and direct deposit must remain open for a minimum of six (6) months or the incentives will be debited from your account.

**eStatements Bonus**. When you sign up for eStatements and like us on Facebook during the promotional period, you will receive \$10 within 7-14 business days. The account must remain enrolled in eStatements for a minimum of three (3) months or the incentive will be debited from your account.

**Vehicle Loans**. \*APR is Annual Percentage Rate. Rates may vary depending on the individual's credit worthiness and loan characteristics. Interest rates on new and used vehicles (2016 or newer) as low as 2.50% APR for 12 to 36 months. Receive \$100 when you close on a vehicle loan (\$10,000 minimum loan amount to qualify) during the promotional period. The \$100 will be deposited in your account at the time of loan closing. Refinancing of any existing Advance Financial Federal Credit Union vehicle loans do not qualify for the \$100 incentive but may qualify for the 2.50% APR. Offer valid as of October 1, 2020 and may be cancelled without notice. Other rates and terms available.