



Truth in Savings Bonus Disclosure

Member Referral Bonus

If you open an MSUFCU or OU Credit Union account after being referred by another member, you may be eligible to receive a \$25 bonus.

To earn the bonus, you must be 18 or older and qualify for membership. You cannot be an existing member or have closed an account in the last 6 months. You must use an existing member's referral code at account opening, open a checking account, activate a debit card within 30 days of account opening, and make 10 purchases within 30 days of card activation. Referring member's account must be in good standing. You will receive \$25 within 4 to 6 weeks of meeting qualifications. Your bonus may be taxable and reported on applicable IRS forms.

Algonquin and McHenry Totally Green Checking Bonus

If you open a Totally Green Checking account and set up direct deposit from employer or Social Security between May 1, 2025, and June 30, 2025, you may be eligible to receive a bonus of \$100.

To earn bonus, you must open a Totally Green Checking account and set up direct deposit from employer or Social Security. Your checking account must be opened at Algonquin Road, Randall Road, Richmond, Johnsburg, or McHenry Branch by 6/30/25. You must have two consecutive electronic deposits each with a minimum deposit of \$1,000. Your first direct deposit must be set up and funded into checking account by 7/31/25 and you must complete 10 debit card purchase transactions within 30 days of account opening. You will receive \$100 within 90 days of meeting qualifications. Your bonus may be taxable and reported on applicable IRS forms.

Algonquin and McHenry Money Market Checking Bonus

If you open a Money Market Checking account and set up direct deposit from employer or Social Security between May 1, 2025, and June 30, 2025, you may be eligible to receive a bonus of \$250.

To receive bonus, you must open a Money Market Checking account and set up direct deposit from employer or Social Security. You must have two consecutive electronic deposits each with a minimum deposit of \$2,000. Your checking account must be opened at Algonquin Road, Randall Road, Richmond, Johnsburg, or McHenry Branch by 6/30/25. You must maintain balance of \$2,000 for 60 days after account opening. Your first direct deposit must be set up and funded into checking account by 7/31/25 and you must complete 10 debit card purchase transactions within 30 days of account opening. Your



first direct deposit must be set up and funded into your checking account by 7/31/25 and you must complete 10 debit card purchase transactions within 30 days of account opening. You will receive \$250 within 90 days of meeting qualifications. Your bonus may be taxable and reported on applicable IRS forms.

MSU and OU Faculty & Staff \$100 Checking Offer

If you open a checking account and set up direct deposit of your net paycheck, you may be eligible to receive a bonus of \$100.

To earn the bonus, you must open a Checking account and set up direct deposit of your net paycheck with the Credit Union. The offer requires a new direct deposit of your net paycheck (\$550 or more) into your Credit Union checking account. Your account must be in good standing to receive bonus. You must be employed by Michigan State University or Oakland University to receive the bonus. You will receive \$100 within 90 days of meeting qualifications. Your bonus may be taxable and reported on applicable IRS forms.

State of Michigan \$100 Offer

If you open a checking account and set up direct deposit of your net paycheck, you may be eligible to receive a bonus of \$100.

To earn the bonus, you must open an account with the Credit Union, add a checking account, and set up direct deposit of your net paycheck within 6 weeks of the account opening. You must be employed by State of Michigan to receive the bonus. The offer requires a new direct deposit of your net paycheck (\$1,000 or more) into your Credit Union account. You will receive \$100 within 90 days of meeting qualifications. The account must be active and in good standing to receive the bonus. Your bonus may be taxable and reported on applicable IRS forms.

Henry Ford Health \$100 Offer

If you open a checking account and set up direct deposit of your net paycheck, you may be eligible to receive a bonus of \$100.

To earn the bonus, you must open an account with the Credit Union, add a checking account, and set up direct deposit of your net paycheck within 6 weeks of the account opening. You must be employed by Henry Ford Health to receive the bonus. The offer requires a new direct deposit of your net paycheck (\$1,000 or more) into your Credit Union account. You will receive \$100 within 90 days of meeting qualifications. The account must be active and in good standing to receive the bonus. Your bonus may be taxable and reported on applicable IRS forms.