

This Bonus Disclosure applies to anyone opening a membership with the \$50 Refer A Friend New Member Promotion.

\$50 REFER A FRIEND PROMOTION BONUS DISCLOSURE

You will have \$50.00 deposited to your Membership Savings Account as a bonus in two stages. First, you will have \$25.00 deposited to your Membership Savings Account when you open an A+FCU Membership Savings Account and Cash-Back Checking Account with a debit card. Second, you will have \$25.00 deposited to your Membership Savings Account within a week of the posting of your payroll direct deposit of at least \$800.00 to your Cash-Back Checking Account. Direct deposit(s) must be \$800 or greater, in aggregate, within 30 consecutive calendar days. Payroll direct deposit(s) must be received within 60 days of new account opening. To earn the \$50.00 bonus, a new Membership Savings Account, and new Cash-Back Checking account with a debit card, and direct deposit of at least \$800.00 is required. Promotional deposit(s) will be deducted from member's account closed less than 180 days after opening the account. \$10.00 minimum opening deposit required for Membership Savings account. Member is responsible for any taxes. Person must have US SSN/ITIN to receive promotion. New members only. One per SSN/ITIN. Must be 13 years of age or older. One per household. Membership Required. Insured by NCUA.