



**TERMS FOR NEW CHECKING ACCOUNT PROMOTION**

<p><b>Terms and Conditions</b></p>	<p>Terms are effective beginning August 15, 2017; Public Service Credit Union (PSCU) reserves the right to discontinue this offer at any time. This offer is not available to existing PSCU members with consumer checking accounts or members whose checking accounts have been closed within the 90 (ninety) days prior to the opening of a new checking account, or closed with a negative balance. To be eligible for this offer, if you are an existing PSCU member, you must be current on all loan payments and have no outstanding overdrafts on deposit shares. If you are not currently a PSCU member, you must meet membership eligibility requirements to qualify for this offer.</p> <p><b>For all tiers of bonus, the following criteria <u>must</u> be met to be eligible:</b> (1) during each of the 3 (three) 30-day (thirty-day) periods following checking account opening, your new checking account must receive direct deposit(s) of a minimum of \$500; (2) you must conduct at least 15 (fifteen) debit card transactions during each of the 3 (three) 30-day (thirty-day) periods after checking account opening; <b>AND</b> (3) at the time of checking account opening, you must enroll in eStatements and remain enrolled in eStatements for at least the first 90 (ninety) days after checking account opening. Your direct deposit(s) must be an electronic deposit of your paycheck, pension, or government benefits (such as Social Security) from your employer or the government. Debit card transaction count is based on settlement dates of transactions. Transactions must be either point-of-sale or signature transactions.</p> <p>Bonus tier will be determined by the aggregate balance of deposit and loan products held at PSCU, excluding overdraft lines of credit and mortgages. For a \$100 bonus, no minimum aggregate balance is required. For a \$200, \$300, or \$500 bonus, you <b>must</b> maintain a minimum aggregate balance of \$10,000, \$15,000, or \$25,000, respectively. You will receive the bonus associated with the highest threshold your balance exceeds on every day during the first 90 (ninety) days after checking account opening. If your new checking account has a negative balance at any time during the 90 (ninety) days after opening, you will not be eligible to receive a bonus.</p> <p>Bonus will be deposited to the new checking account within 5 (five) business days after the end of the 90 (ninety) days following your checking account opening. For tax reporting purposes, the bonus will be reported on IRS Form 1099-INT. You can receive only 1 (one) new checking account bonus under this offer; limit 1 (one) bonus per household. Business checking accounts are ineligible for this offer. Other conditions and restrictions may apply. Federally insured by NCUA.</p>
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