

Addendum

Business Checking Account Bonus Disclosure Addendum to the Truth in Savings Disclosure and Account Agreement Terms and Conditions Applicable to \$750/\$1,500 Bonus Checking Account Offer Valid 3/3/25 Through 5/23/25

This offer is available to new and existing business members who do not currently have an HVCU business checking account. Existing members with a business checking account are not eligible for this promotion. Accounts are subject to approval. Limit one offer per business member. To qualify for the business checking offer, you must:

- 1) Open your first HVCU Value Business Checking or HVCU Enhanced Business Checking account.
- 2) Make qualifying deposit(s) of at least \$2,500 for a Value Business Checking or \$7,500 for an Enhanced Business Checking account. You must maintain the respective average balance in the account through the end of the third full calendar month after the account opening to earn the cash incentive.

Account Open Month	Third Full Calendar Month	Payout Month
March	June	July
April	July	August
May	August	September

- 3) Enroll in Online Banking within 90 days of account opening
- 4) Complete 10 qualifying transactions within 90 days of enrollment. Qualifying transactions include a combination of deposits, ACH credits, wires, bill pay, and debit card purchases.

Offer valid from 03/03/2025 to 05/23/2025. After all requirements are met, the cash incentive will be deposited into your new business checking account within 30 days. To receive the cash incentive, your account(s) must be open and in good standing, as applicable.

Offer is valid for one-time use per business member. Employees of HVCU are not eligible. HVCU reserves the right to withdraw this offer at any time without notice. The cash incentive may be subject to IRS reporting. Consult a tax professional regarding reporting requirements, as this offer is not intended to provide tax advice or guidance.



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