

Addendum

Checking Account Bonus Disclosure Addendum to the Truth in Savings Disclosure and Account Agreement Terms and Conditions Applicable to \$500 Bonus Checking Account Offer Valid 3/3/2025 Through 5/23/2025

The Annual Percentage Yield (APY) for a Classic checking account is 0.02% and a Premier checking account is 0.05%, and rates are accurate as of 2/1/2025. Rates are variable and subject to change after account opening. There is no minimum balance to open the account or earn the stated APY. Fees or other conditions could reduce earnings.

Account holder has ninety (90) calendar days to meet the requirements to receive bonus.

HVCU will deposit the \$500 bonus into the account holder's new checking account within five (5) business days after the completion of the ninety (90) calendar day qualification period, so long as the account holder fulfills each of the following qualifications:

- 1) Open your first checking account with an HVCU Visa® Debit Card;
- 2) Enroll in Online Banking services;
- 3) Enroll in eStatements;
- 4) Use your new HVCU debit card and spend a minimum of \$1,500 using the new checking account OR sign up for qualifying direct deposits with a cumulative minimum of \$1,500 into your new checking account. A "qualifying direct deposit" is a direct deposit of regular monthly income, such as your salary, pension, or Social Security benefits, which are made by your employer or other payer, using account and routing numbers that you provide to them. Examples of non-qualifying direct deposits and transfers include: your initial ACH deposit to open the account, teller deposits, wire transfers, debit card transfers, ATM transfers or deposits, or Internet or Mobile banking transfers or deposits. Offer subject to member verification.

Residents of Albany, Columbia, Greene, Rensselaer, Saratoga, Schenectady, and Sullivan Counties: This promotional offer is valid for current members and applicants that meet the above criteria. Only one bonus of \$500 will be deposited to the new checking account within five (5) business days after the qualification period. This must be your first HVCU checking account to qualify for this bonus. Only Personal Classic and Premier checking accounts are eligible for this offer. Members under the age of 18 are not eligible to receive this bonus. No exceptions will be made or considered. Account must be in good standing and the qualifications satisfied to receive bonus. Good standing means you have on deposit at least the par value of one full share (\$0.01) in the regular share savings account, have no delinquent loans (payment is not more than 30 days late), and have a positive balance in all share accounts. May be subject to IRS reporting; please consult your tax advisor. HVCU expressly reserves the right to terminate or modify this promotion at its discretion at any time and without further notice provided to you. Promotional offers cannot be combined.



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