## Sovita Credit Union Membership Campaign

New members\* who open a qualifying deposit or loan account with Sovita Credit Union can earn up to \$50 in rewards per new account.\*\* There are three (3) ways to earn rewards:

- 1. Receive \$50 for opening a qualifying new Share Account with a minimum of \$1,500 in Direct Deposits occurring within 45 days of account opening.\*\*\*
- 2. Provided you have opened a new Share Account, you may receive another \$50 for opening a qualifying Checking Account with a Debit Card and making at least five (5) Debit Card transactions within 45 days of account opening.\*\*\* There is no minimum balance required to open a Checking Account.
- 3. Provided you have opened a new Share Account, you may receive another \$50 for applying for a qualifying loan or credit card (minimum \$10,000), if you receive approval and close within 45 days of becoming a member. Real estate secured loans are excluded from this promotion.
- \* A new member is a natural person who is not an owner or joint owner of any account at Sovita Credit Union as determined by their Social Security Number, and has not been a member of Sovita Credit Union within the past 30 days. Business entities, organizations, trusts or persons acting in a fiduciary capacity for someone else are not eligible for this promotion. Sovita Credit Union employees, officials and members of their immediate family members are not eligible for this promotion. A qualifying account is a share, checking, loan or credit card account described above and which is not subject to any other promotion elected by the new member at account opening.

\*\*New accounts must be opened by September 15, 2023. No member may earn more than \$50 in rewards per qualifying account type and no more than \$150 in total rewards. You must mention this promotion at time of account opening. You must enroll in online banking and electronic statements in order to be eligible to receive rewards. Rewards will be paid after 90 days, provided all accounts are in good standing. Rewards will be deposited into your Share Account.

\*\*\*The minimum balance required to open and maintain a Share Account is \$5.00 plus a \$0.25 membership fee. Share Accounts earn an Annual Percentage Yield of 0.30% as of March 31, 2023. This rate may change on a quarterly basis. Fees may reduce earnings. There is no minimum balance required to open a Checking Account.