



### 3 Step “Get \$150” NRV Checking Promotion Official Terms and Conditions

To be eligible for the “Get \$150” NRV Checking Promotion, all of the following criteria MUST be met.

**To receive the initial \$25.00 reward:**

- You must open a new “One Choice” or “Campus Advantage” checking account in our Christiansburg retail center (105 Oak Tree Blvd NW, Christiansburg, VA 24073) or Fairlawn retail center (6103 Fulk Dr Suite C, Radford, VA 24141) from March 6, 2023, through April 1, 2023.
- You must receive a Visa® debit card.

**To receive the second \$25.00 reward:**

- You must sign up for Member One Online Banking
- You must sign up to receive electronic account statements.

**To receive the additional \$100.00 reward:**

- You must maintain all the initial requirements listed above. Read Terms section below for details.
- You must sign up for direct deposit. The quickest, easiest way is with ClickSWITCH.
- You must receive a minimum of two direct deposit transactions totaling at least \$500. The second or additional direct deposit transaction(s) must occur within 60 days of the opening date of the new checking account and completion of all initial requirements. A qualifying direct deposit is an electronic credit of your salary, pension, Social Security, or other regular monthly income deposited to your account by your employer or by an outside agency. Transfers made from one account to another, deposits made at banking facilities, and ATM credit transactions do not qualify as a direct deposit. Read Terms section below for details.

**Other Information/Terms**

This offer is valid from March 6 through April 1, 2023, and is good only for the first 100 qualified new accounts that receive the first tier \$25.00 payment opened in the Christiansburg retail center (105 Oak Tree Blvd NW, Christiansburg, VA 24073) or Fairlawn retail center (6103 Fulk Dr Suite C, Radford, VA 24141). Offer is subject to change and may be discontinued at any time. Limit one \$150 total reward per member.

For non-members, membership eligibility required and Primary Share Account must be opened. The minimum balance for a Primary Share Account is \$5.00. Account opening is subject to credit union approval and may be declined based on certain factors. Current members must be in good standing.

Business Checking, Smart Choice Checking, existing Member One FCU checking, and closed checking accounts that are reopened within 60 days are not eligible for the 3 Step “Get \$150” NRV Checking Promotion offer. Employee designated accounts are not eligible for this reward.

The initial \$25.00 award will be deposited in the checking account within 30 calendar days after the date that all of the criteria have been met: date of account opening and Visa® debit card receipt. The second \$25.00 award will be deposited in the checking account within 30 calendar days after the date that all of the criteria have been met: register for Online Banking, e-Statement enrollment. The additional \$100.00 award will be deposited in the checking account within 30 calendar days after the second or additional direct deposits are received totaling \$500. APY is Annual Percentage Yield. For checking accounts: \$0.00-\$49,999.99 balance is 0.00% APY; \$50,000 balance is 0.05% APY. All rewards received will be reported as income to the Internal Revenue Service on Form 1099-INT. Any applicable taxes are the responsibility of the recipient.

The new checking account must remain open and be in good standing to receive the reward. An account is in good standing if it is not delinquent 30 days or more and if it has not been charged off. If the checking account is closed by you or Member One Federal Credit Union prior to posting the reward, you forfeit the reward(s).

Refer to your Member Account Agreement and Fee Schedule for certain conditions, fees, and charges that apply to these accounts. Fees could reduce earnings.

This credit union is federally insured by the National Credit Union Administration.