

## Complete Terms and Conditions for the AdelFi / Teach Them Diligently (TTD) Bonus Offers “Incentive Offers”

**Offer Summary:** A new AdelFi member who has applied through the promotion of the AdelFi and TTD partnership and meets requirements can earn the following incentives:

- (1) \$50 Sign-Up Bonus
- (2) \$100 Account Balance Bonus

### 1) Offer Period

The *Incentive Offers* are effective for New AdelFi Member applicants beginning **February 13, 2025** and can expire or change at the discretion of AdelFi at any time, without prior notice.

### 2) Eligibility Requirements

- (1) Be at least 18 years old.
- (2) Apply to become a new AdelFi member within the offer period.
- (3) Apply for membership at AdelFi from [www.adelfibanking.com/teachthemdiligently](http://www.adelfibanking.com/teachthemdiligently)

### 3) Incentive Offer Requirements – How to earn each incentive

#### (1) \$50 Sign Up Bonus – Limit 1 per member

- Deposit \$1,000 or more within the first 30 days of your qualified account opening. May include opening deposit.

#### (2) \$100 Account Balance Bonus – Limit 1 per member

- Keep a minimum average balance of \$1,000 for 6 consecutive months within the calendar year 2025.

### 4) Account Disclosures:

- This *Incentive Offer* may not be combined with any other AdelFi promotional offer, except for the following:
  - AdelFi’s High Yield Money Market Account promotion. [Click here for complete terms and conditions.](#)
  - AdelFi / TTD 2025 Conference Offer. [Click here for complete terms and conditions](#)
- [Current rates](#) are subject to change at any time at AdelFi’s discretion and without prior notice.
- Refer to AdelFi’s [Personal Account Information and Fee Schedule](#) and [Personal Account Agreement and Disclosures](#) for regular account and fee information outside of this *Incentive Offer*.

### 5) Incentive Offer Fulfillment Timeframes

#### (1) \$50 Sign Up Bonus

- The Sign-up Bonus of \$50 will be deposited in the member’s checking or savings account (where checking is not available) within 60 days of account opening and AdelFi’s determination, at its sole discretion, that the account requirements have been met. If multiple checking or savings accounts are present, the bonus will be deposited to the account with the largest balance.

#### (2) \$100 Account Balance Bonus

- The account balance bonus of \$100 will be deposited in the member’s checking or savings account (where checking is not available) within 20 business days of AdelFi’s determination, at its sole discretion, that the 6-month consecutive account balance requirement has been met. If multiple checking or savings accounts are present, the bonus will be deposited to the account with the largest balance.

### 6) Additional Eligibility Restrictions

AdelFi Executives, Board Members, Supervisory Committee Members and Deposit Planning Committee Members are excluded from this offer.

### 7) IRS Reporting

The \$50 sign up bonus and \$100 account balance bonus may be subject to IRS reporting. The recipient is responsible for applicable taxes.

**7) Reservation of Rights**

AdelFi reserves the right to withhold the fulfillment of any bonus where the requirements were met fraudulently or obtained through the misuse of this offer or in a manner not in keeping with the terms & conditions or the spirit of the offer. The spirit of the Incentive Offer is for new members to join AdelFi through its partnership with Teach Them Diligently and use these accounts for their banking needs, and not simply to meet the minimum requirements to gain the Incentive Offer. In the event of any conflict between these Terms and Conditions and any other material describing this Offer, these Terms and Conditions shall control.

Complete terms of the **AdelFi / Teach Them Diligently (TTD) Partnership Bonus Offers** are determined by AdelFi and TTD and may change without prior notice. For more information, please contact AdelFi Member Services at 800.634.3228 or [memberservice@adelfibanking.com](mailto:memberservice@adelfibanking.com)



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration (NCUA), a U.S. Government Agency.