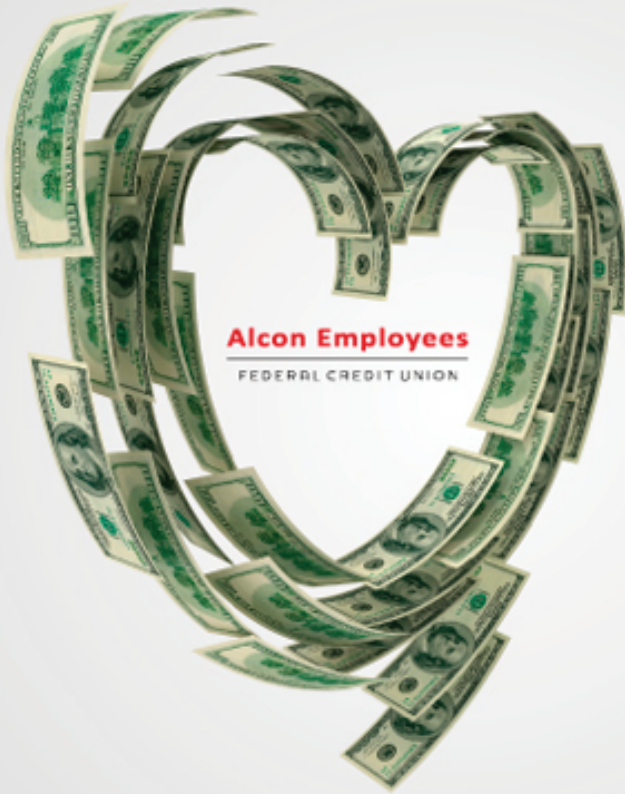


# Alcon Employees

FEDERAL CREDIT UNION



An exclusive checking offer

# FOR YOU

**Open an eligible**  
checking account

**\$100<sup>1</sup>**  
bonus

Get a \$100 bonus<sup>1</sup> when you:

**1**

## Open an eligible checking account

Open a new Alcon EFCU Convenience Checking account by September 30, 2017.

**2**

## Then, set up direct deposit

Set up and receive at least two qualifying direct deposits\* of \$200 or more each per month (\$400 total in one calendar month) within 90 days of opening your new checking account.

## Offer details<sup>1</sup>

\*A qualifying direct deposit is a recurring direct deposit of your paycheck, pension, Social Security or other regular monthly income electronically deposited by an employer or an outside agency. Please note that this does not include transfers done online or via ATM or teller, nor does it include transfers from a bank or brokerage account.

<sup>1</sup>**Eligibility:** Offer only available to Alcon EFCU members and employees who receive this offer via a direct communication from Alcon EFCU. New personal checking account must be opened by **September 30, 2017**. Alcon EFCU may change or terminate this offer before this date without notice. You are not eligible for this offer if you were a signer on, or owner of, an Alcon EFCU personal checking account within the last six (6) months.

**Requirements to Receive the \$100 Checking Account Bonus:** (1) Open a new Alcon EFCU Convenience personal checking account by September 30, 2017, in person, online or via phone **AND** (2) Set up and receive two Qualifying Direct Deposits of \$200 or more each to your new personal checking account within 90 days from account opening. A "Qualifying Direct Deposit" is a recurring direct deposit of a paycheck, pension, Social Security or other eligible regular monthly income, electronically deposited by an employer or an outside agency into your new checking account. A transfer done online or via ATM or teller, or a transfer from a bank or brokerage account, is not a Qualifying Direct Deposit. Qualifying Direct Deposits must be received in your new personal checking account within 90 days from account opening.

**Additional Terms and Conditions:** If you meet all the requirements to receive the \$100 Checking Account bonus, we will attempt to deposit the earned bonus directly into your new personal checking account within sixty (60) days of meeting the qualifications for the earned bonus. The new personal checking account must be open up to and including the date any earned bonus is paid in order to receive the earned bonus. The bonus will be forfeited if the account is closed before six (6) months from account opening date or is not in good standing when the bonus is due to be deposited.

All account applications are subject to our normal approval process. All members must pay a one-time \$1 membership fee and open a savings account with a minimum balance of \$5. The minimum deposit required to open an Alcon EFCU Convenience Checking account is \$20 and the Annual Percentage Yield (APY) for this account, accurate as of today's date, can be found by selecting the account at [https://www.alconefcu.org/rates/share\\_rates.php](https://www.alconefcu.org/rates/share_rates.php). The rates may change after the account is opened. Fees may reduce earnings. Please contact us by email or telephone, or visit [www.alconefcu.org](http://www.alconefcu.org) or see the Fee Schedule for other account fees, rates and information.

Your account does not qualify for the bonus until you provide all of the information we require in connection with opening the account by the promotion end date. This includes information we require to identify each account owner and to report the bonus to the Internal Revenue Service (IRS), including a validly completed IRS Form W-9 or Form W-8 (as applicable). The value of this bonus may constitute taxable income to you. Alcon EFCU may issue an IRS Form 1099 (or other appropriate form) to you that reflects the value of such bonus. To the extent required by law, Alcon EFCU may withhold tax or other amounts from the payment. Please consult your tax advisor, as neither Alcon EFCU nor our employees provide tax advice. Reproduction, purchase, sale, transfer or trade of this offer is prohibited. Offer cannot be combined with any other offer and is limited to one bonus per new personal checking member and account. Offer does not apply to business or second or multiple personal checking accounts.

## Alcon Employees

FEDERAL CREDIT UNION

Federally insured by NCUA

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