



## Checking Account Promotion

\*These offers are subject to membership eligibility. For full disclosures please visit [www.jscfcu.org/membership/become-a-member/](http://www.jscfcu.org/membership/become-a-member/) membership. To qualify for the \$100 deposit, you must be a JSC FCU member or become a member (by opening a Savings Account with a minimum \$5 deposit) of JSC FCU, and open a new Checking Account with Payroll Direct Deposit, Visa Debit Card, Home Banking and eStatements. Existing Checking Accounts, Secondary Checking Accounts or Secondary Money Market Accounts are not eligible to receive the \$100 incentive. A minimum deposit of \$25 is required to open a Checking Account. For new members, you must open the Checking Account at the same time you join JSC FCU. The \$100 will be deposited after the first direct deposit into the Checking Account. Allow up to three weeks after the first direct deposit for the incentive to be applied. The direct deposit must be completed within 60 days of the account opening. APY is Annual Percentage Yield. Share Drafts are compounded and paid monthly. The APY, effective as of 10/07/2017, for interest bearing checking accounts is 0.05%. The APY, effective as of 10/07/2017, for interest bearing savings accounts is 0.25%. Interest rates are variable and may change. Minimum balance of \$750 is required to earn 0.05% on interest bearing checking accounts. Fees may reduce earnings on the account. "Bonus" is considered interest and may be reported to IRS Form 1099-INT. Please consult your tax advisor on any legal, tax, or financial issues related to your bonus or personal matters. JSC FCU reserves the right to cancel or change this promotion at any time.