

~SAN MATEO~
CREDIT UNION

\$100 Offer: Open a Free or Premium Checking Account

Your local credit union offers so much more: \$100 for new checking + debit.

Don't have a checking account with San Mateo Credit Union? Now is the perfect time to make the easy switch from big-bank checking to your not-for-profit credit union. You'll have access to over 30,000 free ATMs and a \$100 new account offer.

Choose the checking account that works for you:

| PREMIUM CHECKING | FREE CHECKING |
|---|--|
| <ul style="list-style-type: none"> • 2.00% APY** on balances up to \$50,000 when monthly requirements are met • No minimum balance requirement to earn interest • No monthly fee | <ul style="list-style-type: none"> • Simple checking you can use however you want • No monthly fee • No additional requirements |

Premium Checking monthly requirements to earn 2.00% APY**

- Conduct 10 or more debit card purchases
- Make at least one direct or payroll deposit
- Select eStatements for the account

All SMCU Checking comes with:

- Access to 30,000+ surcharge-free ATMs nationwide
- A debit card that can be used with Apple Pay™
- Mobile Banking with easy Mobile Deposit – just snap a picture of your check
- Account Alerts that protect your money by keeping you informed Premium or Free Checking

Open your SMCU checking account by May 31, 2019! You can [open your account online](#) or visit any [SMCU branch](#). If you're not already a member, you'll become one when you open your account.

\$100 offer details:

Open a Premium or Free Checking account between 4/1/19 and 5/31/19 and you'll earn \$100 if you make 10+ debit card purchases and spend at least \$100 during the first full calendar month after account opening. Available to new SMCU checking account holders only. **Example:** Open your account in April and your May purchases are counted toward the \$100 offer.

Why join SMCU?

For over 65 years, SMCU has offered accounts, services, and education meant to enrich the financial lives of our members and our community. And since we're a not-for-profit financial institution, our efforts are designed with your best interests in mind, not ours. If you're not already a member, join today!

FREE HOME BUYING SEMINAR

Join the SMCU mortgage experts on Saturday, April 27 for simple steps to buying a home.

This seminar is open to everyone!

RSVP Now

Redwood City - San Mateo - South San Francisco - Daly City - East Palo Alto - Half Moon Bay***Requirements to receive checking cash bonus:**

Open a new San Mateo Credit Union (SMCU) Premium or Free Checking account (no other account types are eligible) from 4/1/19 - 5/31/19. During the full calendar month immediately following the month in which the account is opened, initiate 10 or more PIN or Signature-based purchases or payments for at least \$100 in spend using the SMCU debit card(s) associated with the new checking account. ATM and ACH transactions are not eligible. In the case of a joint account, purchases and payments from multiple debit cards will be added together.

Offer conditions and restrictions:

- Membership eligibility requirements apply. Must be age 18 or older. Offer is not available for existing SMCU members who have an open checking account as of 3/31/19. SMCU employees, affiliates, and their families are not eligible. Offer may change or be discontinued at any time without prior notice.
- Limit of one bonus-eligible checking account per individual and per mailing address.
- Cash bonus for the month will be paid to the open, eligible checking account within 31 days after the qualification period ends. The account must have a positive balance at the time of payout to receive the bonus.
- SMCU will classify the bonus as interest paid to the checking account where the bonus is credited. Any applicable taxes associated with the bonus are the responsibility of the SMCU account holder. To the extent required by law, SMCU will report the total value of this bonus to the IRS on Form 1099-INT for the tax year in which the bonus was paid.

** APY = Annual Percentage Yield as of 3/1/2019; subject to change. 2.00% APY paid on the first \$50,000 in average daily balances and 0.05% APY paid on any average daily balances above \$50,000 if three monthly (statement cycle) requirements are met, as follows: (1) 10 or more debit card purchases or debit card payments are initiated (ACH/bill pay payments and ATM transactions are not counted toward the monthly requirement), (2) one direct deposit, payroll deposit, or external ACH transfer is received, (3) eStatements are selected. All requirements must be applied to the Premium Checking account. If the monthly (statement cycle) requirements are not met in their entirety, the APY paid will be 0% for that statement cycle. Limit one (1) Premium Checking account per membership.

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