

HSLDA - \$50 Bonus Offer

A new AdelFi member who has come through the promotion of the AdelFi and HSLDA partnership **can earn a bonus of \$50 (Incentive Offer)** if they meet account requirements. The new member must keep the account open and in good standing for at least six months and meet the terms and conditions below. The Incentive Offer may not be awarded if these terms are not met.

Terms of the Incentive Offer:

This *Incentive Offer* is effective **January 1, 2025** and can end at the discretion of AdelFi at any time without prior notice. If the member meets the *Incentive Offer* requirements prior to the expiration of this program, the offer will be honored.

1) REQUIREMENTS: For the new member to receive the \$50 Incentive Offer:

- Age must be 18 years or older.
- Application must come through the HSLDA affiliate link provided by AdelFi
- Open at least ONE of the following new qualified AdelFi account(s)
 - *Savings or Money Market Savings, High Yield Money Market Account and New Member Money Market Account* with an opening deposit of at least \$1,000 total of new funds; must keep an average daily balance of at least \$1000 for at least 6 months.
 - *Checking or Interest Checking account* with an opening deposit of at least \$1,000 total of new funds; must keep an average daily balance of at least \$1000 for at least 6 months.
 - Funded Vehicle Loan or Personal Loan with 6 months of current payments.
- New member account remains in good standing when the Incentive Bonus is paid.

2) 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's New Member Money Market Account promotion. [Click here for complete terms and conditions.](#)
- HSLDA Start Young Offer. [Click here to view the full 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*.

3) Payment of Bonus

Once the qualification requirements have been met, the incentive offer of \$50 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 requirements have been met. In the case of a member who has an active loan that meets requirements but has no active checking or savings account, a check will be mailed to the member.

4) IRS Reporting

All *Incentive Offers* paid under the AdelFi—HSLDA—\$50 bonus offer may be subject to IRS reporting. The recipient is responsible for applicable taxes.

5) Additional Eligibility Restrictions

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

6) 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 this Incentive Offer is intended for new members to join AdelFi through its partnership with HSLDA and use these accounts for their banking needs, and not simply to meet the minimum requirements to gain the \$50 bonus. In the event of any conflict between these Terms and Conditions and any other material describing this Offer, these Terms and Conditions shall control.



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.