

Complete Terms and Conditions for the AdelFi High Yield Money Market Savings Account

("Promotional Offer")

Promotional Offer Summary: An AdelFi member that opens a new High Yield Money Market Savings account can earn 4.00% APY ("Promotional Rate") on balances up to \$100,000.00 ("cap") for up to 12 months from account opening if that member meets the terms and conditions as stated below. Promotional rate, cap, and terms are subject to change.

1) Offer Period

This *Promotional Offer* is effective beginning October 1, 2025 and can end at the discretion of AdelFi at any time without prior notice.

2) Account Holder Requirements to receive the promotional rate:

- a) You must:
 - i) Be at least 18 years old.
 - ii) Open a new High Yield Money Market Savings account.
 - iii) Agree to the terms and conditions of this *Promotional Offer* by using the promotional code **MMA2025** in the account application.
 - iv) Funds deposited in the High Yield Money Market Savings account must be **new funds**². Minimum opening balance of \$1,000.00 required.
 - v) Balances above \$100,000 will earn the same dividend as AdelFi Personal Savings Accounts, resulting in a blended rate.
 - vi) Limit ONE High Yield Money Market Savings Account per member.

If the above terms are not met, the promotional rate will not be paid, and the account will be converted to an AdelFi Money Market Savings account.

Account Disclosures:

- Features and benefits of the High Yield Money Market Savings account are the same as the Money Market Savings account except the minimum opening balance, dividend rate, and balance cap. For complete information on features, benefits, and current rates for the qualified account in this offer please see the product descriptions here: [Saving Accounts](#). Standard account rates and terms, including Money Market Savings and Savings rates, are subject to change.
- Refer to AdelFi's [Personal Account Information and Fee Schedule](#) for account and fee information outside of this *Promotional Offer*.
- High Yield Money Market Savings Account will be automatically converted to a Money Market Savings account after the 12-month promotional term. Please see below regarding balance cap details.

3) Maintenance Fee, Promotional Rate and Balance Cap

- The High Yield Money Market Savings account does not have a maintenance fee. All fees are the same as the Money Market Savings account.
- The *promotional rate* is paid monthly at a dividend rate of 3.923% resulting in an APY¹ of 4.00% on balances up to \$100,000. Balances above \$100,000 will earn the same dividend as the AdelFi Savings account, resulting in a blended rate. Promotional rate, cap, and other terms are subject to change without notice.

4) Payment of Bonus

- AdelFi pays dividends monthly on the last day of each month. Withdrawal of dividends and fees may reduce earnings on this account.
- AdelFi determines in its sole and absolute discretion that all conditions of this offer have been met. If the above terms are not met, the *promotional rate* may not be awarded, and the account may be converted to a Money Market Savings account.

5) IRS Reporting

All *dividends* paid under this *Promotional Offer* may be subject to IRS reporting. Any applicable taxes are the responsibility of the recipient.

6) Additional Eligibility Restrictions

This *Promotional Offer* is for new and existing AdelFi members. AdelFi Executives, Board Members, Supervisory Committee and Deposit Pricing Committee are excluded from this offer.

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 and conditions or the spirit of the offer (promotional rate for new funds to AdelFi). Funds leaving AdelFi and coming back for the sole purpose of taking advantage of this promotion is prohibited. AdelFi will assess the integrity of new funds by reviewing factors including but not limited to external deposits and average balances over time across AdelFi accounts, including accounts owned by joint owners of the High Yield Money Market Account owner's other accounts. Accounts found to be in violation of the new funds requirement or other terms and conditions will be converted to Money Market Savings accounts or closed. In the event of any conflict between these Terms and Conditions and any other material describing this Offer, these Terms and Conditions shall control.

¹ APY (Annual Percentage Yield) reflects the total amount of dividends paid on this account based on the dividend rate and frequency of compounding in a 365-day period. For dividend-bearing checking and savings accounts. AdelFi pays dividends monthly on the last day of each month. Withdrawal of dividends and fees may reduce earnings on this account.

²New funds are monies from another source not already on deposit at AdelFi in any account.



AdelFi Credit Union (AdelFi)

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.