

## Complete Terms and Conditions for the Youth Bonus Offer "Incentive Offer"

**Offer Summary:** A New or Existing AdelFi member (Parent) who opens a new youth account and meets account requirements can earn \$25 for each child.

### 1) Offer Period

The *Incentive Offer* is effective for New Youth AdelFi Member applicants beginning **August 15 2025**, and can expire or change at the discretion of AdelFi at any time, without prior notice.

### 2) Eligibility Requirements

- (1) Parent/legal guardian must be at least 18 years old.
- (2) Parent/legal guardian must be a new or existing AdelFi member.
- (3) Youth/child must be 17 years old or under and become a new AdelFi member within the offer period and have parent/legal guardian as a signer on the account.

### 3) Incentive Offer Requirements

- (1) Parent/legal guardian must be a new or existing AdelFi member with an active checking or savings account.
- (2) A youth spending and/or savings account must be open and funded.
- (3) Perform one qualifying transaction on youth spending or savings account: Debit card transaction (online or point of sale), check deposit, mobile check deposit, internal transfer, or external transfer.

### 4) Account Disclosures:

- This *Incentive Offer* may be combined with other AdelFi promotional offers.
- [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*.

### 5) Incentive Offer Fulfillment Timeframes

The incentive will be deposited to the parent's primary checking or savings account (if checking is unavailable) within 15 business days of requirements being met.

### 6) Additional Eligibility Restrictions

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

### 7) IRS Reporting

The incentive may be subject to IRS reporting. The recipient is responsible for applicable taxes.

### 8) Reservation of Rights

AdelFi reserves the right to withhold the fulfillment of the *Incentive Offer* 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 the *Incentive Offer* is for new youth members to join AdelFi and use these accounts for their banking needs, and not simply to meet the minimum requirements to gain the *Incentive Offer*. In the event of any conflict between these Terms and Conditions and any other material describing this Incentive Offer, these Terms and Conditions shall control.

Complete terms of the **Youth Bonus** offer are determined by AdelFi and may change without prior notice. For more information, please contact AdelFi Member Services at 800.634.3228 or [memberservice@adelfibanking.com](mailto:memberservice@adelfibanking.com)



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.