Offer Terms & Conditions

To be eligible for the one-time bonus, you must:
(1) be a new member of MCU or an existing member of MCU without an Everyday Hero Checking account as of August 30, 2026;

(2) open a new Everyday Hero Checking account between August 31, 2026, and November 30, 2026 (“Promotion Period”) at the Chelsea Branch located at 275 7th Ave, New York, NY 10001**;**
(3) set up a **Qualifying Direct Deposit*** into the new Everyday Hero Checking account and receive at least three (3) **Qualifying Direct Deposits** within ninety (90) days of account opening (“Deposit Period”). You must receive at least one (1) **Qualifying Direct Deposit** every thirty (30) days during the 90-day Deposit Period. At the end of the 90-day Deposit Period, all qualifying deposits will be totaled to determine the one-time bonus amount you may earn as follows:

Total of Qualifying Direct Deposits	**One-Time Bonus Amount**
$1,000 - $1,999.99	$200.00
$2,000 - $2,999.99	$300.00
$3,000+	$400.00

After the Deposit Period applicable to you ends, and once you satisfy all the requirements, we will deposit the applicable one-time bonus directly into your new Everyday Hero Checking account based on the following schedule:

Date All Bonus Requirements are met by:	**Date Bonus Will Be Paid Out:**
December 16, 2026	January 5, 2027
January 15, 2027	February 5, 2027
February 16, 2027	March 5, 2027
March 16, 2027	April 5, 2027

*A “**Qualifying Direct Deposit**” is a recurring electronic Direct Deposit of income from payroll, pension or government benefit payments (such as Social Security), made by your employer, payroll or benefits payor, or government agency via an Automated Clearing house (ACH) transfer. Each deposit must be identifiable as a direct deposit transaction through a valid ACH trace number. Teller deposits, debit card and ATM deposits or transfers, peer-to-peer transfers or payments including through Zelle®, Venmo®, Cash App, Apple Cash, Google Pay or similar service(s), Online and Mobile Banking transfers or deposits, transfers from another MCU account, or other in-person, ATM, or electronic transfer, such as wire transfer or one-time ACH deposits do not qualify as Qualifying Direct Deposits. MCU reserves the right to verify the source of all deposits and disqualify any that do not meet the defined criteria.

Eligible new and existing members are limited to one (1) one-time bonus offer. One-time bonus amounts are not cumulative. Joint owners listed on accounts are not eligible to be rewarded for this bonus unless they open their own account. MCU members with an existing Everyday Hero Checking account as of August 30, 2026, are not eligible for this promotion. If you received any bonus for an MCU checking promo in the last 24 months, you are not eligible for this offer. Advertised bonus cannot be combined with any other offer. Membership eligibility required including a Hero Savings account with a minimum par value of $0.01. All account applications are subject to approval. Visit a MCU branch location or see MCU's Bylaws Of Municipal Credit Union for eligibility information and MCU's Truth-in-Savings Rates & Fees Schedule for account fees and additional information about MCU accounts. This credit union is federally insured by the National Credit Union Administration. Fees could reduce the earnings on the account.

Member must be in good standing and the Everyday Hero Checking account must be open and in good standing from account opening until the date the one-time bonus is deposited into the member's account to receive the one-time bonus. Qualifying Direct Deposit into any other share or certificate account is not eligible to be counted towards the satisfaction of the requirement for the bonus. Your receipt of any bonus is subject to validation that you have provided all the information we require in connection with maintaining the account. This includes information needed to identify each account owner and to report the bonus to the Internal Revenue Service (IRS), including a validly completed IRS Form W-9 or Form W-8 (as applicable). The value of this bonus may constitute taxable interest or income to you. To the extent required by law, MCU may withhold tax or other amounts from the payment. MCU may issue an IRS Form 1099 (or other appropriate form) to you that reflects the value of such bonus. Please consult your tax advisor, as neither MCU nor its employees provide tax advice.

MCU reserves the right to terminate, cancel, suspend, or modify this promotion, in whole or in part, at any time and without prior notice for any reason, including, without limitation, if any fraud, technical failures, or other factors impair the integrity or proper functioning of the promotion.