

Greater Checking Bonus Promotion Disclosure

Bonus Requirements:

1. Open a new Greater Checking Account.
2. Within the first 60 days ("qualification period") after account opening:
 - a. Enroll in statements
 - b. Have one direct deposit of at least \$100
 - c. Make at least 20 debit card purchases totaling at least \$100 that post and settle within 60 days of opening the account

Bonus Payment:

Once the 60-day qualification period has elapsed, we will determine if you have met the Bonus Requirements. If Bonus Requirements are met, we will deposit the earned bonus into your Primary Share account within 60 days. To receive payment, the Greater Checking account must remain open throughout the qualification period and be open at the time that we attempt to deposit any earned bonus payment.

Additional Bonus Terms:

You are not eligible for this bonus offer if you are a current owner of any Greater Iowa Credit Union checking account or have owned a Greater Iowa Credit Union checking account within the last 180 days of opening the new Greater Checking. This offer is available for a limited time, and Greater Iowa Credit Union reserves the right to change or discontinue it at any time. There is a limit of one bonus per member. You are responsible for any federal, state, or local taxes due on the bonus, and we will report it as income as required by applicable tax law. Consult your tax advisor.

Greater Checking Terms:

*5.00% Annual Percentage Yield (APY) paid on balances up to \$20,000 with 0.10% APY paid on all amounts above \$20,000 each cycle requirements are met. If requirements not met, 0.01% APY earned on total balance. APY subject to change; accurate as of August 1, 2025. Minimum opening deposit (\$50) required. In order to receive the stated rate, member must: Have (1) at least twenty debit card purchases totaling \$100 post and settle, and (2) either a direct deposit of at least \$100 in the Greater Checking account or at least one payment made via Greater Iowa bill pay from the Greater Checking account, prior to the last business day of the month. And (3) Elect to receive electronic statements. Fees could reduce earnings on the account.