



Banking is easy with FourLeaf Free Checking

\$250
BONUS

Receive \$250 when you open a new eligible Free Checking Account with an initial qualifying direct deposit of \$100 or more within 90 days of account opening†

Convenient banking with no monthly maintenance fees or minimum balance requirements

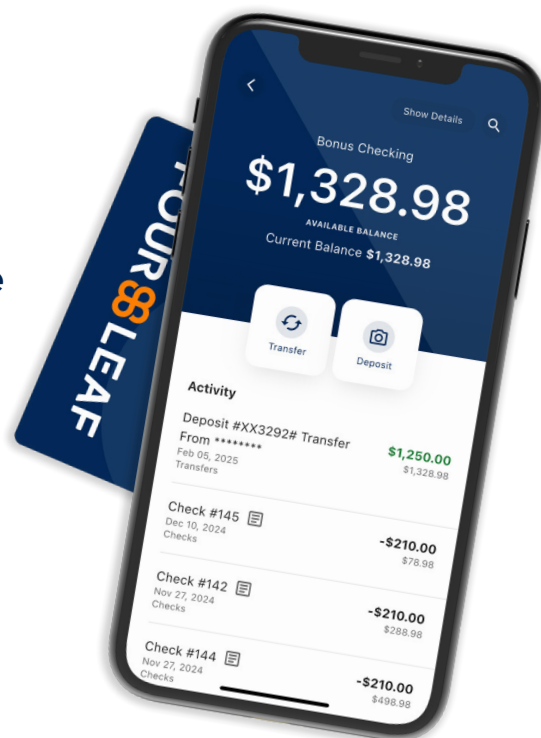
Branches and ATMs

- Over 35 full-service branches in New York
- Access to 5,000+ Shared Branches, and over 30,000 surcharge-free ATMs nationwide through the Co-op Network*



Digital Banking 24/7

- Mobile Check Deposit
- Send and receive money easily with Zelle®[1]
- Pay bills online



To open an account, contact a FourLeaf Business Development representative at 516-349-4220 or visit fourleaffcu.com/bankatwork to schedule an appointment.

Routing Number:
221473652

IMPORTANT INFORMATION

To obtain access to the advertised financial products and services offered by FourLeaf, membership is required, which is subject to approval and requires opening and maintaining a \$5 Savings Account.

*Surcharge-free ATMs through the Co-op ATM Network must show Co-op ATM logo. ATM transactions performed at ATMs outside of the Co-op ATM Network may be subject to the ATM owner's fee. Please visit our online ATM/Branch Locator at fourleaffcu.com for a list of surcharge-free ATMs and Shared Branch locations.

† Direct Deposit Offer Details: To be eligible for this offer, you must be an employee of an employer that participates in the FourLeaf Bank at Work Program and must not have an existing FourLeaf checking account in which you are the primary account holder on the checking account and have not previously received a new checking account opening related bonus from FourLeaf. Free Checking Account must be opened by a Business Development representative or by visiting your local FourLeaf branch and referencing the FourLeaf Bank at Work Checking Promotion. To receive the \$250 bonus, you must open a Free Checking Account, which is subject to approval, and have an initial qualifying direct deposit of \$100 or more post to this account within ninety (90) days of account open date. If your initial qualifying direct deposit is between \$25-\$99.99, you will receive a \$25 bonus. A qualifying direct deposit is a recurring electronic deposit of a paycheck, pension, or government benefits (such as Social Security) from an employer or the government. Certain types of electronically deposited funds may not be considered a qualifying direct deposit including ATM deposits, debit card transfers, online banking transfers or deposits, and person to person payments such as Zelle®. Bonus will be deposited to the new Free Checking Account within sixty (60) calendar days following the qualifying direct deposit. New Free Checking Account must remain open and in good standing up to and including the date bonus is deposited to receive the bonus. Bonus is considered interest and will be reported on IRS Form 1099-INT. Primary account owner is responsible for any applicable taxes. You are only eligible for one (1) checking account bonus. If multiple accounts are opened by you, you will only be eligible to receive one (1) checking account bonus. Offer may be modified or discontinued without notice. This promotion is in no way sponsored, endorsed, administered by or associated with Early Warning Services, LLC or Zelle®.

The Free Checking Account earns a 0.40% Annual Percentage Yield (APY) for each month that the member (i) is enrolled in online banking with eStatements, (ii) receives a direct deposit into the Free Checking Account, and (iii) makes 10 point-of-sale debit card transactions from the Free Checking Account. Qualifying transactions must post to the Free Checking Account by the last day of the month. If qualifying requirements are not met in any given month, then the Free Checking Account will not earn dividends and 0.00% APY. There is no minimum balance requirements to earn APY and to open account. APY is accurate as of 2/20/25 and is subject to change, including after account opening, without notice.

[1] Must be at least 18 years old, have an eligible account, and a valid email address or U.S. mobile phone number registered within FourLeaf Online and Mobile Banking profile to use Zelle®.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Terms and conditions apply. Learn more at fourleaffcu.com/zelle.

Federally Insured by NCUA

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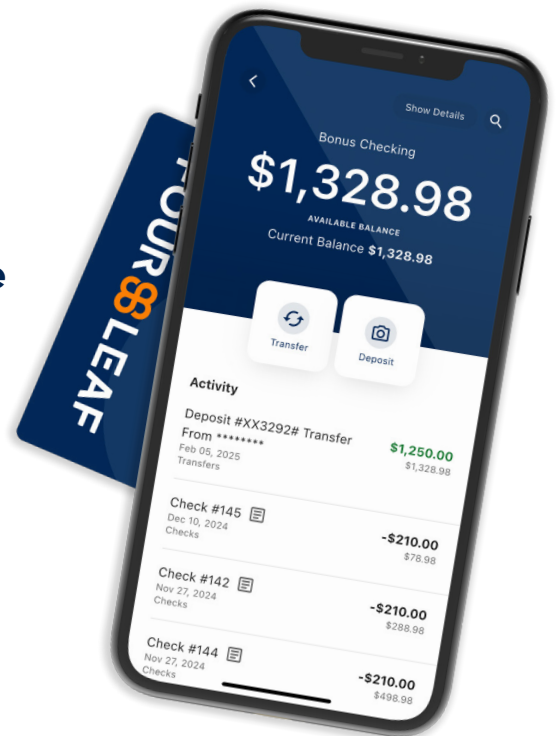
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