

Earning up to
**\$300
 BONUS
 CASH¹**
 is as easy as 1-2-3



Get even more rewards when you set up direct deposit

Earn up to \$300 when you enroll¹ in First Tech Rewards Checking[®] with direct deposit. Take home your bonus cash in just three easy steps:

1. Join with a First Tech Rewards Checking[®] account. Already have one? You're all set!
2. Set up a new payroll direct deposit of \$1,000 (or more) per month to your Rewards Checking for at least three months.
3. Earn either \$50 or \$300 in bonus cash.

3 qualifying deposits ²	Bonus
\$1,000-\$5,000	\$50
\$5,000+	\$300

Enroll now and take home your bonus boost of cash before Spring Break and summer vacations!

Visit us online at firsttechfed.com/DD-Bonus

Enjoy our award-winning First Tech Rewards Checking[®] and Savings

First Tech Rewards Checking[®] and Savings can give you up to 3.00% Annual Percentage Yield³ — plus perks like cash back on credit card spending and minimum loan payments.

- No minimum balance requirements
- No monthly account maintenance fees
- Surcharge-free access at nearly 30,000 CO-OP network ATMs nationwide

¹ New Direct Deposit Offer: Members who have received a promotional payout for a First Tech direct deposit campaign within the past 18 months are not eligible ("Participant"). Must be 18 years of age or older and the primary account owner on a First Tech Rewards Checking ("FTRC") account to participate. Membership is required and is subject to approval. Fees could reduce earnings on the account. FTRC accounts must be personally owned accounts. Fiduciary, trust, business, or organization accounts are not eligible. Members will be enrolled in the promotion upon receipt of new direct deposit transaction into the FTRC account upon which they are the primary account owner ("Enrollment"). To receive any bonus payout, in addition to satisfying the payout conditions set forth in this disclosure, the Membership Savings account must be in good standing (not in default, closed, inactive, or otherwise not in good standing) during the period of time commencing with Enrollment and ending with the applicable date of payout. First Tech reserves the right to modify or terminate this campaign at any time. Any inquiries or disputes will be resolved at the sole discretion of First Tech and must be received no later than 180 days after enrollment.

² Qualified direct deposits of \$1,000 to \$5,000 per month must be received for a one-time \$50 bonus; qualified direct deposits greater than \$5,000 per month must be received for a one-time \$300 bonus. The monthly aggregate amount of all qualifying direct deposits must meet or exceed the tier minimum for the corresponding tier bonus. New direct deposit must occur at least once per calendar month from the Participant's employer payroll or approved government benefits provider (e.g., Social Security) into the FTRC account of which the Participant is the primary account owner. Direct deposits from any other source do not qualify. Direct deposits are considered new if there has been no direct deposit activity in the Participant's share accounts on which they are the primary owner within the previous 18 months. Non-direct deposits including, but not limited to, transfers from another First Tech account, transfers from another financial institution, person to person transfers, and one-time bonus or tax reimbursements do not qualify. Enrollment is the date of the initial direct deposit transaction. During the period of time commencing with Enrollment and ending 90 calendar days after Enrollment ("Enrollment Period"), at least one direct deposit transaction must occur each calendar month starting with the initial direct deposit transaction. A minimum of three direct deposit transactions must be received during the Enrollment Period. (EXAMPLE: If a member's initial direct deposit is June 1, 2025, additional required direct deposits must occur at least once in each subsequent calendar month following the month in which the initial direct deposit is made, the last direct deposit must be received by August 31, 2025. Bonuses would be deposited by September 7, 2025.) Only the Participant will receive credit for the direct deposits. Any qualifying bonus will be deposited to the Participant's Membership Savings account the first week following the Enrollment Period. Bonuses will be considered dividends and may be reported on IRS form 1099-INT.

³ APY=Annual Percentage Yield. Rates effective as of 02.01.2025. Rate may change after the account is opened. Qualified APY is 3.00% . Non-Qualified APY is 0.01%. \$25 minimum opening deposit. Terms and conditions apply. Fees could reduce the earnings on the account. Membership is required and subject to approval.