

# GET HOOKED ON BETTER BANKING

## TERMS AND CONDITIONS

**Promotion available to new members only.**

*\*APY = Annual Percentage Yield. Rates accurate as of 3/10/26. Earn the 4.00% APY on balances up to \$15,000.00. If qualifications are not met, dividends will be paid at current share draft APY. Dividend Requirements are maintaining eStatements enrollment, direct deposit set up in Peninsula Shores Rewards Checking Account, at least 20 debit card transactions per month—excludes ATM transactions, and minimum 1 monthly online banking login. \$100 bonus will be paid when a new member opens a new account with Peninsula Federal Credit Union (cannot be an existing member) during the opening period from May 1 through September 30, 2026, open a Peninsula Shores Rewards Checking Account, qualify for 90 days of qualified dividends through the Peninsula Shores Rewards Checking Account which consist of setting up qualifying direct deposit in Peninsula Shores Rewards Checking Account, conducting at least 20 debit card transactions per month—excludes ATM transactions, maintaining eStatement enrollment, and having a minimum of 1 monthly online banking login. Bonus will be paid after requirements have been met during the qualification period from May 1 through December 31, 2026. Bonus payouts will be completed by January 4, 2027. Offer subject to change without notice. The value of the reward may be reported on the appropriate Internal Revenue Service (IRS) forms and may be considered taxable income to you.*

