

JOIN US

FOR BETTER BANKING

You're eligible to join us through your work.



Unlock Members-Only Benefits + Earn Up To \$300* when you join PSECU and meet promo requirements.



**FREE
CHECKING**



**SURCHARGE-FREE
ATMS**



**CONVENIENT
24/7 ACCESS**



**DEBIT CARD
REWARDS****



**COMPETITIVE
RATES**



**FREE FINANCIAL
EDUCATION TOOLS**

**TO LEARN MORE AND TO JOIN
SCAN THE QR CODE
OR VISIT
PSECU.COM/MEMBER
800.237.7328 EXT. 2755**



PSECUSM

**Members
Achieve
More**

INSURED BY NCUA

***Hit the Right Note - Up to \$300 Bonus Terms and Conditions:** From 1.1.24 to 12.31.24, PSECU is running a new member incentive bonus. To receive up to \$300, new members must sign up with promotional code **RIGHTNOTE** and satisfy each of the requirements listed below. PSECU will deposit member incentive bonus into the Regular share within 45 days after the requirements are satisfied. Promotion open to U.S. Residents who are 18 years of age or older at the time the account is opened. Limit one (1) new member Hit the Right Note bonus per tax identification number used to open a new PSECU account. Joint owners listed on accounts are not eligible to be rewarded for this bonus unless they open their own account. You will not be eligible for the Hit the Right Note bonus if you are a current PSECU member, have closed an account within the past 12 months, or have received any new member incentive bonus within the past 12 months. Members who open accounts and/or loans by fraudulent, suspicious, or illegal means, including but not limited to providing PSECU with fraudulent or fabricated information, are not eligible to participate in this bonus offer. PSECU may adjust the deposited bonus or remove the deposited bonus at any time if PSECU suspects accounts and/or loans were opened by fraudulent, suspicious, or illegal means, including but not limited to providing PSECU with fraudulent or fabricated information. \$5 is required to open and maintain a Regular share account. This \$5 share deposit is also required to be eligible to receive the bonus, and the member must be in good standing as defined by PSECU's Bylaws Article II, Section 1. A \$5 minimum share purchase will be made on behalf of the new member by PSECU. If the member account is closed within the first year of membership, the initial \$5 share will be retained by PSECU. The Annual Percentage Yield on PSECU's Regular share account is 0.50%. This variable rate is current as of 12.1.23 and may change. Withdrawals and fees may reduce earnings on the account. The recipient of the bonus (up to \$300) is solely responsible for payment of applicable taxes on that amount. If you have any questions, please seek the advice of a qualified tax professional. All decisions of PSECU regarding this promotion are final. PSECU may terminate or change the terms and conditions of this promotion without notice. Subject to all applicable federal, state, and local laws and regulations. See psecu.com/rightnote/member to learn more. **\$200 Stage 1 Bonus (must be completed within the first 60 days of establishing membership):** Within 60 days of establishing membership, you must be approved for savings and checking accounts, sign up and log in to digital banking (online or mobile), and establish Qualifying Payroll Direct Deposit(s). Qualifying Payroll Direct Deposits are defined as paychecks, Social Security payments, and pension payments that total at least \$500 per calendar month. You may have more than one Qualifying Payroll Direct Deposit coming into your account per calendar month to reach the \$500 minimum requirement. The following are not Qualifying Direct Deposits: person to person transfers (P2P), demand deposit account to demand deposit account transfers (for example, from a checking account to another checking account), and deposits or ACH transfers not from an employer or the government (for example, online transfers or bank transfers). **\$100 Stage 2 Bonus (must be completed within 120 days after Stage 1 requirements have been met):** You must meet the requirements of Stage 1. You must continue your recurring Qualifying Payroll Direct Deposits totaling at least \$500 per calendar month for 3 consecutive months after Stage 1 requirements are met, with a total additional amount deposited of at least \$1,500 or more to meet the requirements of Stage 2. You must complete a minimum of 10 Eligible Debit Card Purchases. Eligible Debit Card Purchases are defined as individual purchases of at least \$10 for a minimum overall purchase total of at least \$100 within 120 days after completion of all requirements of Stage 1. Transactions that are not eligible for this offer include, but are not limited to, the following: ATM transactions, checks clearing your account, account deposits, account transfers, ACH transactions, unauthorized purchases/fraudulent transactions, purchase of Travelers Cheques, gift cards, quasi-cash and any other cash equivalent transactions, account fees, fee reversals, dividends posted by PSECU, overdraft transfers, merchant returns, and credit adjustments.

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**You can earn \$0.10 cash rewards on eligible purchases of \$10 or over with a PSECU checking account and one or more qualifying monthly direct deposits totaling at least \$500. You can earn \$0.05 cash rewards on eligible purchases of \$10 or over for accounts with a PSECU checking account. Certain restrictions may apply. See the Visa® Debit Card Rewards Program Terms and Conditions for full details at psecu.com/disclosures.

**EQUAL HOUSING
LENDER**



Hit the Right Note

We help members achieve more. Our banking products and services hit the right note, and we offer scores of members-only perks.

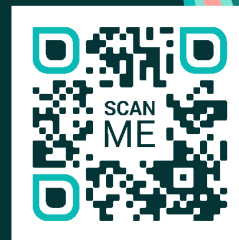
PLUS, YOU CAN EARN UP TO
\$300* when you join PSECU and
meet promo requirements.

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psecu.com/rightnote/member

Members Achieve More

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QR CODE
OR VISIT



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TRANSFER
APR

GOOD UNTIL 12.31.25

**After that, your APR will be a
low 12.9% (subject to change)*



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- + Required minimum collateral of \$200 or 25% of credit limit (whichever is greater), held in your Regular Saving share
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*APR denotes Annual Percentage Rate

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