

Alpha + Direct Deposit Bonus Promotion

How to qualify for “Up to \$200” with an Alpha + Checking Direct Deposit Bonus.

1. The parent/guardian is the co-owner of the account and must be an existing member of the credit union and be present at time of savings and/or checking account opening.
2. Open a new Alpha + Checking Account in the branch with your 16-19 year old by the **7/31/26** deadline. This promotion is eligible for multiple teens residing in the same household. To open the account, your teens will need to bring in **two acceptable forms of ID**. Accounts are subject to approval.
 - a. Existing Alpha + Checking account holders between the ages of 16-19 (without an existing direct deposit) are also eligible for the bonus by completing the necessary requirements. (See below for terms and conditions)
3. Your teens need to complete the following requirements:
 - a. Receive an ACH direct deposit from their employer within the first 90 days of account opening. (*PayPal, Zelle, and Venmo are not qualifying ACH deposits*)
 - b. Perform a minimum of 5 debit card transactions per statement cycle (no minimum transaction limit).
 - c. The account must remain open for at least 120 calendar days.
4. The matching bonus will be credited to the account within 15 calendar days once the account has been opened at least 90 calendar days and all qualifying conditions have been met. The incentive paid will match the teens’ first eligible ACH direct deposit (up to \$200) received in their qualifying checking account.

Service Fee: No Monthly Service Fee on Alpha + Checking for teens 13-19 years old at account opening with their parent/guardian as a co-owner. When the teens come of age (20), the Alpha + Checking will need to be converted to a standard checking account.

Bonus/Account Information: The teen can receive only one new checking account opening related bonus every two years from the last incentive date and only one bonus per account. **To receive the bonus: 1)** Open a new Alpha + Share/Checking account, which is subject to approval; **OR** be an existing Alpha + Checking Account holder without direct deposit; **2)** Complete at least 5 qualifying debit card transactions by the end of each statement cycle; **AND 3)** Receive at least 1 ACH direct deposit from their employer within 90 days of account opening. Once their checking account has been opened for a minimum of 90 days and all qualifying transactions have been completed, HTFFFCU will deposit the bonus into the teens’ account within 15 calendar days. To receive this bonus, the teens’ qualifying account must not be closed or restricted at the time of payout. Eligibility may be limited based on account ownership. Your bonus is considered earned interest and will be reported on IRS Form 1099-INT (or Form 1042-S if applicable). The promotional period is from 4/1/2026 to 7/31/2026.

