



The Bonus Round Terms and Conditions

Offer not transferable. Promotional period is October 15, 2013 through November 30, 2013.

- 1. Checking with Online Bill Pay:** If you do not currently have a Checking Account with Delta Community Credit Union, open a new Delta Community Checking Account with check card and sign up for Online Bill Pay during the Promotional Period and you will be eligible to receive a \$50 bonus. Checking account must remain open with a positive balance and in good standing for 60 days to receive bonus. Bonus will be paid to member's Savings Account within 31 days of requirements being met. Checking Account Annual Percentage Yield (APY) is 0.02% for balances up to \$5,000 as of October 1, 2013.
- 2. Car Loans:** If you do not currently have a Car Loan with Delta Community, apply for and fund a new Delta Community Car Loan during the Promotional Period and you will receive a \$100 bonus. Bonus will be paid to member's Savings Account within 31 days of loan funding. CURE auto loans are excluded from this offer.
- 3. Credit Card:** If you do not currently have a Credit Card with Delta Community Credit Union, apply for and be approved for a Delta Community consumer Visa® Credit Card with a credit limit of \$1,000 or greater within the Promotional Period and you will receive a \$100 bonus. Bonus will be paid as a statement credit within 31 days of account opening. If statement credit is not used within 60 days, it will be transferred to the Savings Account.
- 4. Home Loan:** If you do not currently have a Home Loan with Delta Community, apply for a new first lien, closed-end Home Loan with Delta Community during the Promotional Period and close by March 31, 2014, and receive a \$100 bonus. Bonus will be paid to member's Savings Account within 31 days of requirements being met.
- 5. Personal Loan:** If you do not currently have a Personal Loan with Delta Community, apply for and fund a new Delta Community Personal Loan of at least \$2,500 during the Promotional Period and receive a \$50 bonus. Bonus will be paid to member's Savings Account within 31 days requirements being met.
- 6. Certificate of Deposit (CD):** If you do not currently have a CD with Delta Community, open a Delta Community Certificate of Deposit with a term of one year or greater with a deposit of at least \$1,000 during the Promotional Period and receive a \$25 bonus. Bonus will be paid to member's Savings Account within 31 days of account opening and funding

requirements being met. Certificate of Deposit APY for a one year term is .0.35% as of October 1, 2013.

7. **Money Market Account (MMA):** If you do not currently have a MMA with Delta Community, open a Delta Community MMA with an initial deposit of \$1,000 or more during the Promotional Period and receive a \$25 bonus. Bonus will be paid to member's Savings Account within 31 days of account opening and funding requirements being met. Money Market Account APY for balances up to \$10,000 is 0.20% as of October 1, 2013.
8. **IRA:** If you do not currently have an IRA with Delta Community, open a Delta Community IRA during the Promotional Period with a minimum deposit of \$1,000 and receive a \$25 bonus. Eligible IRA products include Traditional IRA, Roth IRA, SEP IRA and IRA CDs. Bonus will be paid to member's Savings Account within 31 days of IRA opening and funding requirements being met. IRA APY for balances up to \$10,000 is 0.20% as of October 1, 2013. Investment IRAs opened through Delta Community Retirement and Investment Services are not eligible for this promotion.

To be eligible for bonus incentives, product must be a new account type to the member household.

Sweepstakes Rules

Take advantage of the following Delta Community Credit Union products as follows between October 15 and November 30, 2013 ("Sweepstakes Period") and you'll be automatically entered to win \$2,500 as part of our 2013 Bonus Round Sweepstakes!

- i. **Checking with Online Bill Pay:** If you do not currently have a Checking Account with Delta Community Credit Union, open a new Delta Community Checking Account with Check Card and sign up for Online Bill Pay during the Sweepstakes Period, Checking Account must remain open with a positive balance and in good standing for 60 days.
- ii. **Car Loans:** If you do not currently have a car loan with Delta Community, apply for and fund a new Delta Community Car Loan during the Sweepstakes Period. CURE auto loans not eligible for this offer.
- iii. **Credit Card:** If you do not currently have a Credit Card with Delta Community, apply for and be approved for a Delta Community consumer Visa Credit Card with a credit limit of \$1,000 or greater within the Sweepstakes Period.
- iv. **Home Loan:** If you do not currently have a home loan with Delta Community, apply for a first lien, closed end Delta Community Home Loan during the Sweepstakes Period and close by March 31, 2014.
- v. **Personal Loan:** If you do not currently have a Personal Loan with Delta Community, apply for and fund a new Delta Community Personal Loan of at least \$2,500 during the Sweepstakes Period.
- vi. **Certificate of Deposit (CD):** If you do not currently have a CD with Delta Community, open a new Delta Community CD with a term of one year or greater with a deposit of at least \$1,000 during the Sweepstakes Period.

- vii. **Money Market Account (MMA):** If you do not currently have a MMA with Delta Community, open a new Delta Community MMA with an initial deposit of \$1,000 or more during the Sweepstakes Period.
- viii. **IRA:** If you do not currently have an IRA with Delta Community, open a Delta Community IRA during the Sweepstakes Period with a minimum deposit of \$1,000. Eligible IRAs include Traditional IRA, Roth IRA, SEP IRA and IRA CDs. Investment IRAs opened through Delta Community Retirement & Investment Services are not eligible for this entry method.

NO PURCHASE NECESSARY TO ENTER OR WIN. Alternative method of entry available, by way of mail-in entries postmarked during the Sweepstakes Period. Sweepstakes open to US residents 18 years of age or older who, as of October 14 are members of Delta Community Credit Union, except for residents of FL. Mail-in Entries must be submitted on a 3x5 card to qualify for entry. For complete contest rules and details visit www.deltacommunitycu.com/bonusround.