

# FEED YOUR FROG

## FOR NATIONAL YOUTH MONTH



We're celebrating National Credit Union Youth Month™ by adding \$25 to new youth memberships opened through April 30!

### STEPS TO FEED YOUR FROG:

1. Pick up a frog bank from one of our nine branches
2. Feed your frog with at least \$5
3. Return your frog to one of our branches before April 30, 2018 to open your new membership
4. Get \$25 added to your account!

For questions, call 800-622-5305.



*\*See reverse for disclosures*

\*Disclosures: All terms and conditions are subject to change without notice.

**ACCOUNTS FOR MINORS:** We may require any account established by a minor to be a joint account with an owner who has reached the age of majority under state law and who shall be jointly and severally liable to us for any returned item, overdraft, or unpaid charges or amounts on such account. We may pay funds directly to the minor without regard to his or her minority. Unless a guardian or parent is an account owner, the guardian or parent shall not have any account access rights. We have no duty to inquire about the use or purpose of any transaction. We will not change the account status when the minor reaches the age of majority unless authorized in writing by all account owners.

**PROGRAM RULES:** OFFER APPLIES TO NEW MEMBERSHIPS ONLY, WHILE SUPPLIES LAST.

Only one Carolinas Telco Federal Credit Union (CTFCU) "frog bank" will be provided to a minor opening a new membership through this offer. For coin deposits above \$5, depositor may be required to roll excess coin. To receive this one-time \$25 account credit: the new member must open an account with a minimum \$5 deposit and conducting at least two transactions during a 90-day period following the opening of the new account. The incentive will be posted to the primary account holder's (001 Prime Share Savings) within 30 days after the 90-day period has expired. The sponsoring (joint) account holder must be a CTFCU member in good standing according to the following: no negative shares 10 days or longer, no more than 10 days delinquent on any loan, no unpaid charge-offs with CTFCU, and not currently in bankruptcy. Accounts opened for minors are not eligible to participate in CTFCU's member referral program. CTFCU reserves the right to end this program at any time. Only one \$25 Credit can be rewarded for a single membership account opened. **Offer ends April 30, 2018.**