

UP TO \$550 BONUS OFFER^[1]

Earn up to \$550 in bonuses by opening an eligible FourLeaf Free Checking Account by 12/31/2026 and completing other required activities.

See offer details below for required activities and important information.

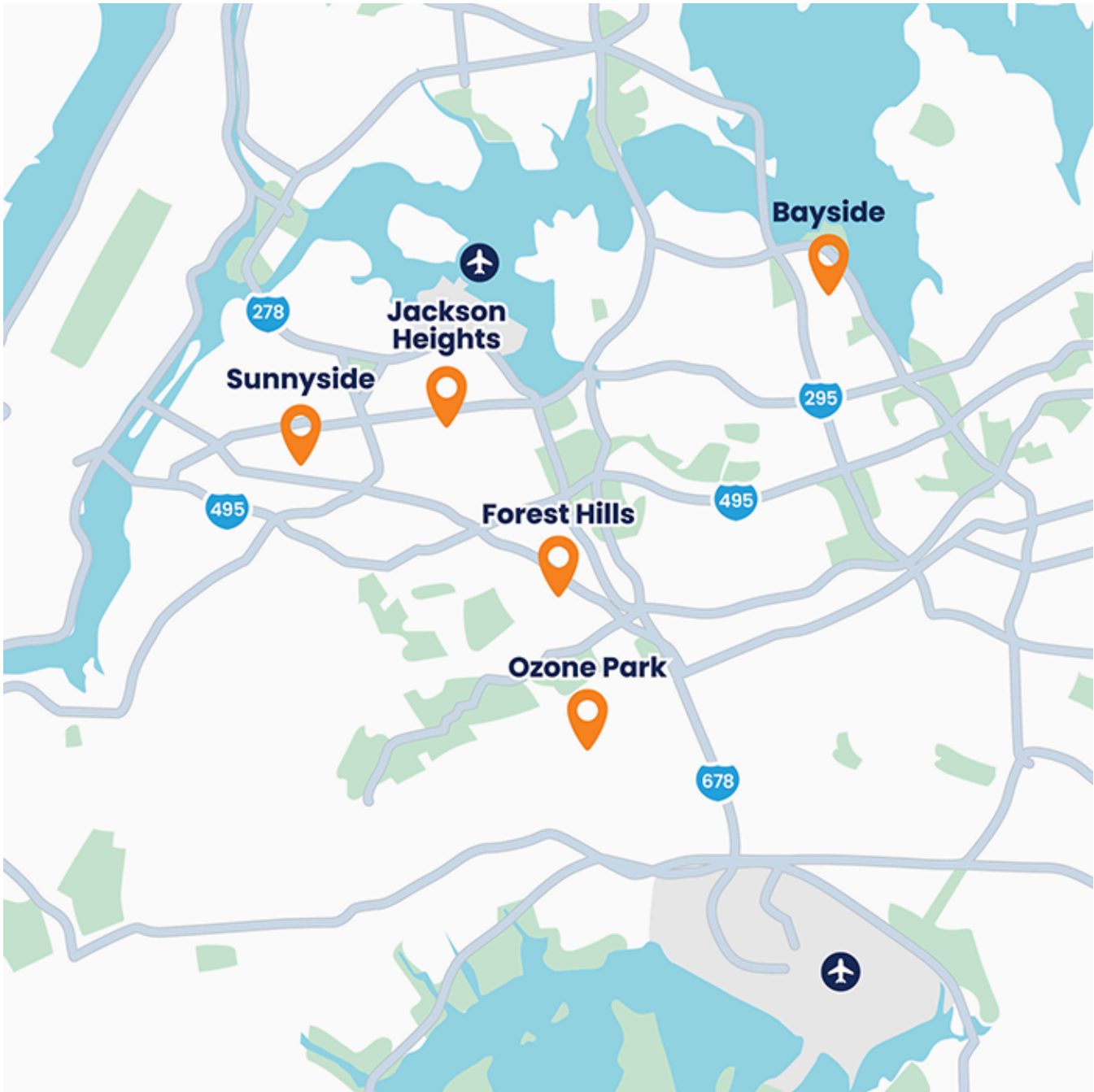
Open an account >

FourLeaf branches in Queens

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Forest Hills

71-27 Austin Street
Forest Hills, NY, 11375

[See branch info](#)



Jackson Heights

82-11 37th Avenue
Jackson Heights, NY, 11372

[See branch info](#)



Ozone Park

102-32 Atlantic Avenue
Ozone Park, NY, 11416

[See branch info](#)



Sunnyside

47-21 Queens Boulevard
Sunnyside, NY, 11104

[See branch info](#)

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in every step of your financial journey. From applying for a credit card to closing on your mortgage, to opening your child's first savings account, FourLeaf is here for you.



500k+ members nationwide



89% member satisfaction rating in 2025^[2]



15th largest credit union in the nation^[3]

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Exclusive certificate offer for **new money!**

FourLeaf 12-Month Promotional Certificate

Earn 4.25% APY^[4]

A FourLeaf Certificate Account is designed to increase your savings in a secure and predictable way.

- Fixed dividend rate for the term of the product.
- Start with as little as \$50.

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For ages 20 and under, please visit a Queens branch or schedule a virtual appointment to open an account.

More FourLeaf products you'll love

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Free Checking

(For ages 21 years and over)

- Mastercard® Contactless Debit Card with access to over 30,000 surcharge-free ATMs nationwide through the Co-op ATM Network^[5]
- Receive direct deposit of your eligible paycheck up to two days earlier with early direct deposit^[7]
- Earn up to \$550 in bonuses with our UP TO \$550 BONUS OFFER^[1]
See offer details below for required activities and important information.

Open an account >

Student Checking

(For ages 13-20)

- Mastercard® Contactless Debit Card with access to over 30,000 surcharge-free ATMs nationwide through the Co-op ATM Network^[5]
- Parent/guardian joint owner is required for ages 17 and under
- Receive direct deposit of your eligible paycheck up to two days earlier with early direct deposit^[7]

Open an account online >

For students ages 18-20

Schedule an appointment >

For parents of kids ages 0-17

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Savings

(For ages 21 years and over)

- Access your money anytime and anywhere with Online and Mobile Banking
- ATM card with access to over 30,000 surcharge-free ATMs nationwide through the Co-op ATM Network^[5]
- Deposits can be made through Direct Deposit, payroll deduction or automatic transfer from other accounts.

Open an account >

Student Savings

(For ages 20 and under)

- 5.00% APY on balances up to \$1,000^[6]
- ATM card with access to over 30,000 surcharge-free ATMs nationwide through the Co-op ATM Network^[5]
- Parent/guardian joint owner is required for ages 17 and under

Open an account online >

For students ages 18-20

Schedule an appointment >

For parents of kids ages 0-17

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With competitive rates and various loan options, FourLeaf can help individuals and families turn homeownership dreams into reality.

[Explore Mortgages >](#)

Home Equity Line of Credit (HELOC)

With a HELOC from FourLeaf you can tap into your home's equity for home renovations, major life expenses, debt consolidation, and more.

[Explore HELOCs >](#)

Auto Loans

With competitive rates, flexible terms, and a straightforward application process, FourLeaf makes it easy for members to finance their vehicle purchases.

[Explore Auto Loans >](#)

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Become a member

Ready to experience our competitive rates and great service?
Become a FourLeaf member today by opening a \$5 savings account, which is subject to approval.

Ages 21 and over >

Important Information

All loans are subject to credit approval, membership, and loan program requirements.

Up to \$550.00 Checking Bonus Offer

[1] **Offer details:** To be eligible for the FourLeaf Checking Up to \$550 Bonus Offer and receive up to a maximum of \$550.00 in bonuses, you must not have an existing FourLeaf checking account in which you are the primary account holder on the checking account and have not previously received a new checking account opening related bonus from FourLeaf. To receive the initial \$350.00 bonus (the "First Direct Deposit

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calendar days following the initial Qualifying Direct Deposit. To receive an additional \$100.00 bonus (the "Second Direct Deposit Bonus"), you must continue to have a Qualifying Direct Deposit post to the checking account for twelve (12) consecutive months following the month of the initial Qualifying Direct Deposit. The Second Direct Deposit Bonus will be deposited to the checking account within sixty (60) calendar days of receiving the applicable Qualifying Direct Deposit for the Second Direct Deposit Bonus. To receive an additional \$100.00 bonus (the "Third Direct Deposit Bonus"), you must continue to have a Qualifying Direct Deposit post to the checking account for twenty-four (24) consecutive months following the month of the initial Qualifying Direct Deposit. The Third Direct Deposit Bonus will be deposited to the checking account within sixty (60) calendar days of receiving the applicable Qualifying Direct Deposit for the Third Direct Deposit Bonus. If a Qualifying Direct Deposit does not post to the checking account in any subsequent months following the initial Qualifying Direct Deposit, the checking account will not be eligible to receive the Second Direct Deposit Bonus and Third Direct Deposit Bonus. The checking account must remain open and in good standing up to and including the date each bonus is deposited to receive the applicable bonus.

A Qualifying Direct Deposit is a recurring electronic deposit of a paycheck, pension, or government benefits (such as Social Security) from an employer, the government, or similar third party of \$500.00 or more. Certain types of electronically deposited funds may not be considered a Qualifying Direct Deposit including ATM deposits, debit card transfers, online banking transfers or deposits, and person to person payments such as Zelle®. Bonuses are considered interest and will be reported on IRS Form 1099-INT. The primary account owner is responsible for any applicable taxes. You are only eligible for one (1) new checking account bonus offer. If you open multiple checking accounts, you will only be eligible to receive one (1) new checking account bonus offer. Offer may be modified or discontinued without notice.

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are not met in any given month, then the Free Checking Account will not earn dividends and 0.00% APY. There is a minimum balance of \$5 to open this account online and \$0 when opened in a branch. APY is accurate as of 06/22/2026 and is subject to change, including after account opening, without notice.

[2] Source: Medallia Survey Program. 89% member satisfaction rate based on data received from 30,876 member surveys from 1/1/2025 through 12/31/2025.

[3] Source: Callahan & Associates, Inc. Data based on total assets as of 9/30/2025.

[4] **12-Month Promotional Certificate Account.** APY = Annual Percentage Yield. APY is accurate as of 6/22/2026 and subject to change. APY assumes all dividends remain in the certificate until maturity, and a withdrawal will reduce earnings. Penalties may be imposed for early withdrawal. \$50 minimum balance to earn APY and to open account. Fees may reduce earnings. 12-Month Promotional Certificate account is available for "New Money" only. New Money is defined as money not currently on deposit in any FourLeaf Federal Credit Union account. Certain restrictions, including area restrictions, may apply.

[5] Surcharge-free ATMs through the Co-op ATM Network must show Co-op ATM logo. ATM transactions performed at ATMs outside of the Co-op ATM Network may be subject to the ATM owner's fee. Please visit our [ATM Locator](#) for a list of surcharge-free ATMs.

[6] **Student Savings Account.** APY = Annual Percentage Yield. APY is accurate as of 6/22/2026 and subject to change, including after account opening, without notice. The Student Savings account is a variable rate tiered account. Balances \$0.00 to \$1,000.00 earn 5.00% APY and 4.91% dividend rate. Balances \$1,000.01 to \$10,000.00 earn 5.00% - 1.39% APY range and 1.00% dividend rate. \$10,000.00 balance is an illustrative example

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[7] FourLeaf's early direct deposit is a service provided by Fourleaf where we may credit your eligible consumer deposit account (non IRA) up to two business days early for an eligible direct deposit. This service is not guaranteed and FourLeaf cannot guarantee you will receive early direct deposit at consistent intervals. Not all direct deposits are eligible and eligibility is determined at FourLeaf's discretion as only certain recurring deposits may qualify. Qualifying direct deposits are certain ACH credit transactions such as payroll or similar transactions. FourLeaf does not guarantee that any direct deposit will be made available before the date scheduled by the payor, and early availability of funds may vary between direct deposits from the same payor.

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 Forms >

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Routing Number

221473652

NMLS ID

449104

CONTACT INFORMATION

Phone Number

[1800 628 7070](tel:18006287070)

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