

Checking Bonus Offer

# Freedom to earn up to \$250!<sup>[6]</sup>

Right now, earn up to \$250<sup>[6]</sup> when you open a new Xtraordinary Checking Account using promo code XTRABONUS.

**4.50%**<sup>[1]</sup>

Potential APY

**Zero**

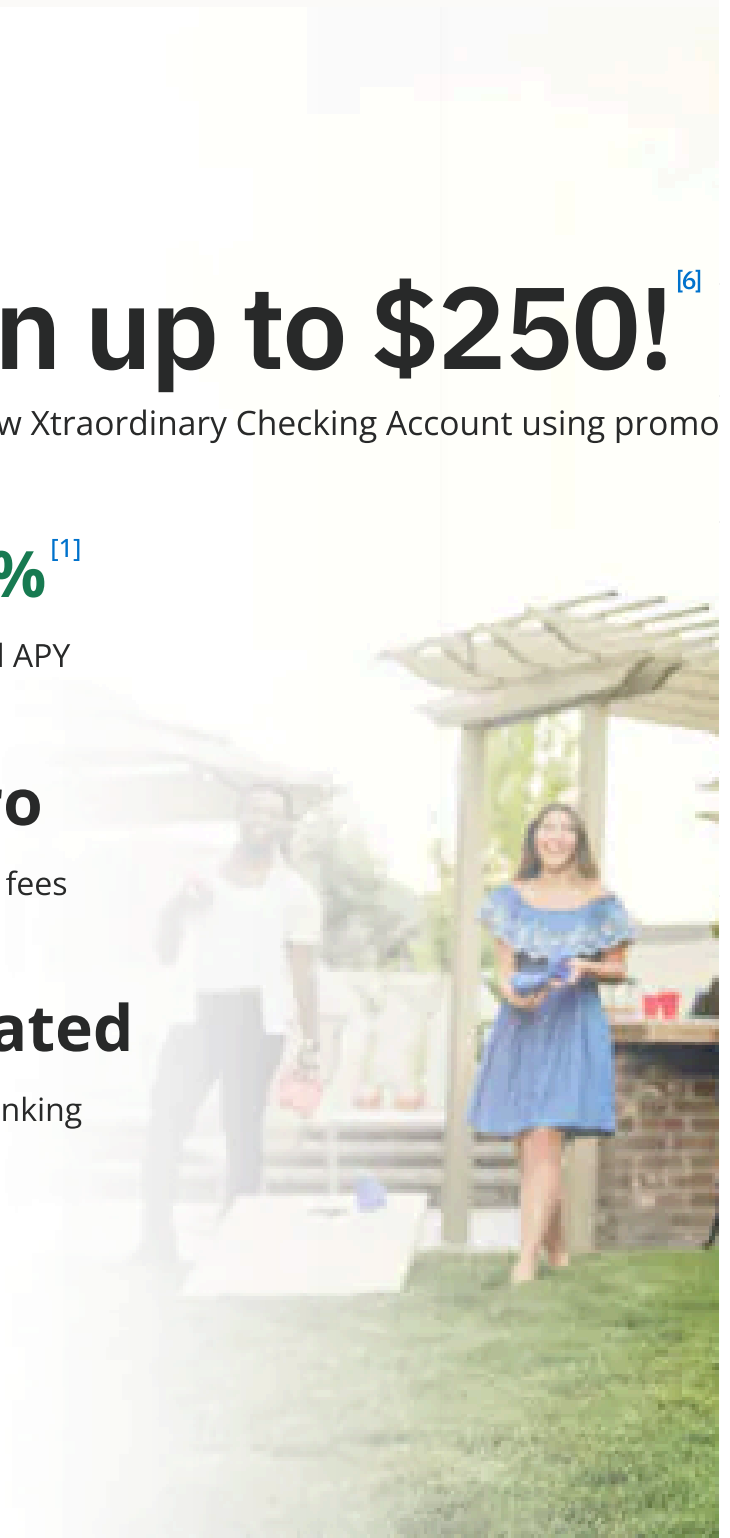
Monthly fees

**Top-Rated**

Digital Banking

Open an account

Quick and easy online application



Checking Bonus Offer

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CALCULATE YOUR EARNINGS

## See what you could earn

YOUR DEPOSIT AMOUNT

**\$5,000**



ONE-TIME BONUS

ANNUAL APY EARNINGS

**\$150**

For \$5K-\$9,999.99 balance <sup>[6]</sup>

**\$229**

At 4.50% APY <sup>[1]</sup>

TOTAL EARNINGS

**\$379**

Bonus + APY

[Get started](#)

*This calculator is intended for informational purposes only and is considered an estimate. The accuracy of this calculator is not guaranteed by Connexus Credit Union. The calculator and its results do not constitute the advice of, or reflect actual products, services, rates, and/or terms available. Nothing contained in the calculator shall constitute an offer or solicitation of a product or service by Connexus Credit Union. This calculator is not intended to offer any tax, legal, financial, or investment advice. Please consult with qualified advisors to discuss your specific needs.*

## How to earn your bonus

Qualify for your bonus in just three simple steps.

1

### Apply for Xtraordinary Checking

Use promo code XTRABONUS when opening your account.

2

### Deposit money into your account

The more you deposit, the higher your bonus!

## Bonus Tiers

**\$0**

\$4,999.99 and below

**\$150**

\$5,000 – \$9,999.99

**\$200**

\$10,000 – \$14,999.99

**\$250**

\$15,000+

*The amount of your bonus will be calculated by determining your average daily balance for each of the two months in which the applicable requirements are met and then averaging those two monthly amounts. Remember, the average daily balance is based on the balance maintained across all days in the month, rather than the ending balance.*

3

### Meet account requirements for 2 months

The following requirements must be met for 2 months within 120 days<sup>[6]</sup> of account opening.



## Monthly Requirements

Show details 

### ✔ Use your debit card (Choose ONE)

15 debit card purchases of any amount **OR**

\$500 total in debit card purchases

### ✔ Subscribe to eStatements

You can subscribe in Digital Banking - [learn how](#)

### ✔ Make one monthly deposit of at least \$500

This can come from either a [direct deposit or an ACH deposit](#)



## Receive your bonus!

Your bonus will be automatically deposited within 10 business days after meeting all requirements.

## ACCOUNT PERKS

# Why you'll love Xtraordinary Checking



4.50% APY<sup>[1]</sup> on balances up to \$25,000



No minimum monthly balance required<sup>[1]</sup>



\$15 monthly rebate on ATM surcharges<sup>[2]</sup>



Visa® Debit Card + Mobile Wallet



Free overdraft transfers with linked accounts



Unlimited free ATM access<sup>[3]</sup>

[Connexus ATM](#) | [Co-op<sup>SM</sup> & MoneyPass® ATM](#)

Open your account

## Don't miss out on your \$250<sup>[6]</sup>


Plus, keep earning with Xtraordinary Checking — a 4.50% APY<sup>[1]</sup> could add more than \$1,100<sup>[4]</sup> beyond your bonus.

Open an account

## FREQUENTLY ASKED QUESTIONS (FAQS)

# Top FAQs

## Checking Bonus

If I deposit a large amount at the end of the month, will it significantly increase my bonus? 


Not necessarily. Deposits made late in the month may have a limited impact because they are only counted for the few days they were in the account. To maximize your average daily balance, funds should remain in the account throughout the month.

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Is average daily balance the same as my end-of-month balance? 

No. Your end-of-month balance only reflects one day, while your average daily balance reflects your balance across the entire month.

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What additional benefits do meeting these account requirements offer me? 

This bonus offer is tied to the standard requirements for our Xtraordinary Checking Account. These same requirements are necessary to earn 4.50% APY<sup>[1]</sup> on your account balance up to \$25,000. By meeting these

requirements, you not only qualify for our bonus offer, but you can also earn a competitive APY on this high-yield Checking Account!

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### In which months can I meet the requirements for the Xtraordinary Checking Account?

Monthly periods are based on calendar months. The last day of the month must fall within 120 days of account opening to count toward the bonus qualifications.

For example, if an account is opened on June 15, 2026, then 120 days later would be October 13, 2026. Since the last day of the month must fall within 120 days of account opening, this would mean that June, July, August, and September would all be eligible months in which the requirements for the Xtraordinary Checking Account could be met.

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### Who is eligible for the Xtraordinary Checking Account bonus offer?

The bonus offer is available to prospective or existing members who do not currently have a Connexus Checking Account and open a new Xtraordinary Checking Account between 06/15/2026 and 07/12/2026. Individuals who previously had a Connexus Checking Account are eligible, so long as the account closure occurred before 09/01/2025.

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### What steps must I take to earn the bonus offer?

Once you open a new Xtraordinary Checking Account with promo code XTRABONUS, you must meet the following account requirements for two month-end periods within 120 days of account opening<sup>[1]</sup>:

- Make 15 debit card purchases or accumulate \$500 in debit card spending
  - Be subscribed to eStatements
  - Make one monthly deposit of at least \$500 from either a direct deposit or an ACH deposit
- 

## How much will my bonus be?

To determine your bonus, Connexus will take the average daily balance from the first two monthly periods in which requirements were met and average them together. Bonus tiers are as follows:

- \$4,999.99 and below → \$0
  - \$5,000 – \$9,999.99 → \$150
  - \$10,000 – \$14,999.99 → \$200
  - \$15,000+ → \$250
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## General Checking

### What information do I need to set up a monthly direct deposit into my Xtraordinary Checking Account?

To set up a monthly direct deposit into your Xtraordinary Checking Account, you will need to provide your Connexus account number, routing number, and the mailing address for Connexus. For more information on where to find these details and to ensure that your direct deposit is not rejected due to incorrect formatting or information, please visit our [Digital Banking FAQ](#) or [contact us](#) directly.

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What qualifies as a monthly direct deposit or an ACH deposit (from a non-Connexus account) into my Xtraordinary Checking Account? ▼

Some example deposits for this account requirement include direct deposit from payroll, retirement benefits, or government benefits.

Additionally, you can use Connexus Digital Banking to link to an external account at a different financial institution and transfer funds into your Xtraordinary Checking Account each month to meet the ACH deposit requirement.

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I currently have my direct deposit going to another institution. Can I set up a monthly \$500 ACH transfer from my other financial institution to meet this account requirement? ▼

Yes, this would meet the monthly direct deposit account requirement. Please [contact us](#) to ensure you have the correct information to set up your ACH transfer.

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Does a mobile deposit or an in-person deposit at a branch qualify for the direct deposit requirement? ▼

No, a mobile deposit or in-person deposit does not qualify for the direct deposit requirement.

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How can I monitor whether I meet the monthly Xtraordinary Checking Account requirements? ▼

Connexus offers an [Xtraordinary Checking Progress tool](#) within Digital Banking that allows you to easily track your progress toward meeting the monthly account requirements.

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## What happens if I do not meet the monthly Xtraordinary Checking Account requirements?

If you do not meet the requirements for any given month, you will simply earn no yield that month, and you will not receive the \$15 of ATM surcharge rebates that month. There are no fees for not meeting the monthly requirements.

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## How many Xtraordinary Checking Accounts can I have?

Only one Xtraordinary Checking Account is allowed per member. However, we do offer other deposit accounts, such as [Certificates](#) and [Money Market Accounts](#), that feature competitive APYs (Annual Percentage Yields).

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# Disclosures

APY = Annual Percentage Yield

See our [Fee Schedule](#) for a list of fees you may encounter.

1. APY accurate as of 06/25/2026. To earn the applicable dividend rate and APY, subscription to eStatements, a monthly deposit of at least \$500 from either a direct deposit or an ACH deposit (from a non-Connexus account), and either a minimum of fifteen (15) debit card purchases or \$500 in net spend purchases

using your debit card are required per calendar month. ATM transactions are not included. Debit card purchases must post to your account by the last calendar day of the month. You must meet the preceding account requirements to earn dividends during the monthly period. No minimum balance required to maintain the account. A balance is required to earn dividends. Dividends are compounded and paid monthly. Fees may reduce earnings. Rates subject to change. A dividend rate of 4.410% will be paid on your account balance of \$25,000 or less when requirements are met, resulting in an APY of 4.50% for the dividend period. Account balances over \$25,000 will be paid an APY of 0.25% when requirements are met. Primary owner must be the age of majority (18+) to open this type of account.



2. ATM surcharge rebates only apply to ATMs within the United States.



3. [Co-op<sup>SM</sup> and MoneyPass® ATM Networks](#) available nationally. These ATMs are fee-free with the use of a Connexus Debit/ATM Card. Usage fee may still apply.



4. For illustrative purposes. Your earnings may differ. Fees may reduce earnings.



6. Offer is valid for individuals who open an Xtraordinary Checking Account between 06/15/2026 and 07/12/2026. Offer is not valid for existing Connexus members with any type of Connexus Checking Account currently open or any current or former members with a Connexus Checking Account closed on or after 9/1/2025. Offer is limited to one bonus per primary owner and is subject to change or termination without notice. To qualify for the bonus, you must use Promo Code XTRABONUS at time of application and meet the Xtraordinary Checking Account requirements listed above in the 4.50% Annual Percentage Yield disclosure 1 for two month-end periods within 120 days of account opening. Monthly periods are based on calendar months; the last day of the month must fall within 120 days of account opening to count toward bonus qualifications. Determining your bonus: Connexus will take the average daily balance from the first two monthly periods in which qualifications are met and average them together. Total average daily balances of

\$4,999.99 and below will earn \$0.00; \$5,000-\$9,999.99 will earn \$150; \$10,000-\$14,999.99 will earn \$200; and \$15,000 and over will earn \$250. The bonus is subject to income tax reporting and will be credited to your account within 10 business days of the month-end following bonus qualifications being met. The Xtraordinary Checking Account must be open at the time the bonus is credited.



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