

× In observance of Independence Day on Saturday, July 4th, all branches, and the Member Service Center will be closed.

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\$100
Cash Bonus!

Plus, earn **another \$1,000** when you refer friends and family to Affinity!

Why open an Affinity Cash Back Debit checking account?

- Earn 1% cash back on everyday purchases²
- Get paid up to 2 days sooner with Affinity³
- Get access to over 30,000 fee-free ATMs⁴
- No monthly fees when you set up eStatements⁵

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I Understand

I agree to opt-in to Affinity Federal Credit Union's Welcome Program

[Join Now](#)

Unlock Your Bonus

Earn \$100 cash bonus when you open an Affinity Cash Back Debit account and set up a recurring direct deposit.

1

Open Account

Open an Affinity **Cash Back Debit** checking account.

2

Set Up Direct Deposit

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Get a \$100 Bonus

Receive a **\$100 bonus** deposited right into your account.



Earn Even More

After opening your Cash Back Debit account, earn an additional \$100 for every friend or family member you refer to Affinity—**up to \$1,000!**⁶

OPEN AN ACCOUNT

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¹To receive the \$100 bonus, you must 1) Open an Affinity Cash Back Debit account 2) establish qualifying recurring direct deposits totaling \$500 or more in a given calendar month within 60 days of account opening. A qualifying direct deposit is an automatic, recurring electronic deposit known as an ACH (Automated Clearing House) of your payroll, Social Security, unemployment, or pension in the amount of \$500 or more. Multiple deposits totaling \$500 qualify. One-time and recurring external and internal transfers, mobile deposits, cash or check deposits, person-to-person payments such as Zelle®, and non-payroll ACH transactions or payments do not qualify as a direct deposit. We reserve the right to request proof of direct deposit to determine eligibility. Offer valid only for members who do not have an existing Cash Back Debit account and who have not closed their membership within the last 12 months. Offer is not available to employees of Affinity Federal Credit Union or any of its subsidiaries, affiliates, or promotional agencies.

Fulfillment. Bonus will be deposited into the member's checking account by the last business day of the month following completion of all qualifying criteria (for example: if the member's account is opened on April 15, 2024; qualifying deposits are made by May 13, 2024; \$100 bonus will be deposited to the member's Cash Back Debit account by June 30, 2024). Bonus may be reported as taxable income and will be reported on an IRS 1099 Form, if applicable. Additional exclusions may apply. Offer subject to change without notice. We reserve the right at any time and in our sole discretion to cancel, modify or terminate the program at any time for any reason.

We may terminate your participation in this program at any time in our sole discretion, but these Terms and Conditions will continue to apply to qualified accounts prior to such termination or cancellation, unless your participation is terminated because of a violation of these Terms and Conditions or any fraud or abuse relating to this program by you or anyone acting on your behalf.

Independent Contractor Relationship. You acknowledge and agree that nothing herein authorizes you to act on our behalf nor on behalf of our parents and affiliates and that nothing herein shall be construed to constitute a or imply a joint venture, employer-employee relationship, partnership or association between you and us, our parent, or their respective affiliates. You acknowledge that participation in this program is at your own risk and as an independent contractor. You are not authorized to make any marketing claims, including claims of savings or the nature of Affinity's service, as part of this program.

Indemnification. By participating in this program, you agree to indemnify and hold harmless Affinity, its parent, and their respective affiliates from and against any and all damages, costs, expenses, claims or liabilities of any kind, including third party claims, whether pending or threatened, including without limitation, reasonable attorneys' fees and court costs, incurred by any of them arising out of or related to your participation in this program or breach of these program Terms & Conditions.

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balance requirement for this account. Cash back offer terms and conditions are subject to change without notice. Cash back earned may be reported on an IRS 1099 Form, if applicable.

³Early access to direct deposit funds depends on the timing of the submission of the payment file from the payer. Once your direct deposit goes into effect, Affinity may make these funds available on the day the payment file is received, which may be up to 2 days earlier than the scheduled payment date. On occasion, we may not receive your deposit information ahead of time from the ACH originator and may not be able to post your deposit early. In this case, your deposit will post on the scheduled posting date. We recommend that you do not write checks or authorize any other withdrawals against your direct deposit funds until you verify the funds have been posted to your account. Affinity FCU is not responsible for overdraft fees or penalties resulting from transactions that occur due to anticipated early direct deposit postings.

⁴You can make an unlimited number of withdrawals from ATMs in our surcharge-free CO-OP Network without any surcharge from the owner of the ATM. When you use an ATM not owned by us or part of our network, you may be charged a fee by the ATM operator, or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

⁵To qualify for no monthly fees and avoid the \$2 monthly paper statement fee, upon opening your Cash Back Debit Account, you must enroll in paperless statements (eStatements) either by registering and logging in to your Online Banking or Mobile Banking account. For new members the paper statement fee is waived for the first 45 days of membership, after that, if you have not enrolled in eStatements you may be assessed a \$2 paper statement fee per month. Enrollment in eStatements means you will not receive mail delivery of your statements and you have agreed to Electronic Delivery Disclosure. You may withdraw your consent to receive paperless statements anytime by logging in to your Online Banking or Mobile banking account. If you choose to withdraw from eStatements you will be charged a \$2 monthly paper statement fee.

⁶[Click to view Refer-a-Friend terms and conditions](#)