

**Eligible Participants:**

New and existing members with a MyLife Checking account and without any history of payroll direct deposit transactions, within the last 3 years as of 5/1/2026, into any qualifying USALLIANCE Checking or Savings account are eligible to earn a cash bonus of up to \$75 under the Direct Deposit Promotion. Offer not available to members or former members who previously enrolled in direct deposit into any USALLIANCE account, whether currently still enrolled or not, nor to Marriott International, Inc. or any of its affiliates. Marriott International's affiliated companies include Avendra L.L.C., Crestline Hotels and Resorts, Concord Hospitality Enterprises Co., CSM Corp., E. J. Del Monte Corp., Gateway Hospitality, Host Hotels and Resorts, HMS Host Corp., Island Hospitality, Sodexo, Inc., Marriott Vacations Worldwide Corp., Noble Management, Ritz-Carlton Hotel Company, L.L.C., Stellar Partners, Inc., and White Lodging Services Corp.

Offer not available to existing or former USALLIANCE members who have had any accounts closed with a negative balance within the last 3 years as of 5/1/2026. Bonus payout is limited to one per unique member number. In the case of a joint account, only the primary account owner is eligible for a bonus. The primary account owner is the owner whose Taxpayer Identification Number (TIN), such as a Social Security Number, is assigned to the account and bears tax responsibility. Opening a MyLife Checking account is subject to approval.

Promotion Period:

This Direct Deposit Promotion will begin on 5/1/2026 at 12:01AM ET and end on 12/31/2026 at 11:59PM ET.

Qualifications of Reward(s):

You must meet these eligibility requirements in order to receive the respective component rewards under this Offer:

"First Direct Deposit Reward": To be eligible to receive the "First Direct Deposit Reward," the first "Qualifying Recurring Direct Deposit" must be deposited into your MyLife Checking Account or alternative "Qualifying Account" within the Promotion Period. The cumulative total of at least \$300.00 in "Qualifying Recurring Direct Deposit(s)" must post to the eligible "Qualifying Account" during the period of one calendar month, beginning on the first calendar day of the calendar month and ending on the last calendar day of the calendar month.

"Second Direct Deposit Reward": To be eligible to receive the "Second Direct Deposit Reward," a cumulative total of at least \$300.00 in additional "Qualifying Recurring Direct Deposits" must post to the eligible "Qualifying Account" after satisfaction of the "First Direct Deposit Reward" requirement and no later than the last calendar day of the calendar month following the satisfaction of the "First Direct Deposit Reward" requirement, or "Direct Deposit Reward Eligibility Window" of the First Direct Deposit Reward. Deposits applied toward the "First Direct Deposit Reward" may not be reused to satisfy the "Second Direct Deposit Reward" requirement.

To be eligible to receive the "Third Direct Deposit Reward," a cumulative total of at least \$300.00 in additional "Qualifying Recurring Direct Deposits" must post to the eligible "Qualifying Account" after satisfaction of the "Second Direct Deposit Reward" requirement and no later than the last calendar day of the calendar month following the satisfaction of the "Second Direct Deposit Reward" requirement, or "Direct Deposit Reward Eligibility Window" of the Second Direct Deposit Reward. Deposits applied toward the First or Second Direct Deposit Rewards may not be reused to satisfy the "Third Direct Deposit Reward" requirement.

A "Qualifying Recurring Direct Deposit" is a recurring deposit of regular income to an account holder's "Qualifying Account," including payroll, pension, or government benefit payments (e.g., Social Security), made by the account holder's employer, payroll or benefits provider, or government agency via the Automated Clearing House ("ACH") Network.



For the purposes of this promotion, the “Direct Deposit Reward Eligibility Window” is the full completed calendar month in which the action may be completed to qualify. (i.e. The “First Direct Deposit Reward” requirement is satisfied on 05/11/2026, the “Direct Deposit Reward Eligibility Window” for the “Second Direct Deposit Reward” ends on 06/30/26, and the “Direct Deposit Reward Eligibility Window” for the “Third Direct Deposit Reward” ends on 07/31/26.)

Deposits that are not from an employer or government agency, including but not limited to check deposits, peer-to-peer transfers or ACH transfers using online or mobile payment systems (i.e. PayPal, Venmo, etc.), merchant transactions (e.g., transactions from PayPal, Stripe, Square, etc.), verification or trial deposits from financial institutions, mobile check deposits, one-time direct deposits, such as tax refunds and other similar transactions, and cash loads or deposits, and bank ACH funds transfers and wire transfers from external accounts, or deposits that are non-recurring in nature (e.g. IRS tax refunds), do not constitute as “Qualifying Recurring Direct Deposit” activity for the purposes of this promotion.

Although we do our best to recognize all “Qualifying Recurring Direct Deposits,” a small number of employers, payroll providers, benefits providers, or government agencies do not designate payments as direct deposit. USALLIANCE Financial shall, in its sole discretion, assess each account holder’s Eligible Direct Deposit activity to determine eligibility and may require additional documentation to complete this verification. Any deposit to which USALLIANCE Financial deems not to be a “Qualifying Recurring Direct Deposit” is not a “Qualifying Recurring Direct Deposit.”

For the purposes of this promotion, a “Qualifying Account” is any USALLIANCE Checking or Savings Account. The “Qualifying Recurring Direct Deposit” can be deposited into a “Qualifying Account;” the Reward bonus payouts will only be credited to a MyLife Checking account.

Payout/Crediting:

If you participate and meet the eligibility requirements for all three reward qualification components, you may receive up to the maximum total reward of \$75 under the Direct Deposit Promotion. To receive all three rewards, you must complete the qualifying activities, as described in the Qualification of Reward(s). Each reward will be awarded separately. Rewards are paid in \$25 increments following the satisfaction of each of the three consecutive qualifying direct deposits reward requirements. If a month is skipped, remaining rewards are forfeited.

To receive this bonus, the member must have an open, USALLIANCE MyLife Checking account in good standing at the time of the bonus payment. Once the qualifying criteria for each reward has been met, the reward will be deposited into the member’s MyLife Checking account within 30 days following the completion of the “Direct Deposit Reward Eligibility Window.”

Tax Reporting:

This bonus may be considered income or interest and may be reportable. Consult a tax professional or follow IRS guidelines if and to the extent required by them for reporting this promotional deposit.

Offer Modifications:

Offer is valid 05/01/2026 through 12/31/2026 and may be extended, modified, or discontinued at any time and may vary by market. This Offer is void where prohibited by federal, state, or local law. USALLIANCE Financial may have other checking offers with different terms. This offer cannot be combined with any other offer that includes a direct deposit bonus.

General USALLIANCE Closing Disclaimer:

USAlliance Federal Credit Union is doing business as USALLIANCE Financial. Federally Insured by NCUA.