

## **Youth Month 2025 Disclaimers:**

### **Open a Youth Savings or Checking and earn a match deposit up to \$25! Plus, be entered to win a Meta Oculus Quest 3S VR Headset!\***

\*To earn the deposit match bonus of up to \$25, a new Youth Savings or Youth Checking Account must be opened between August 1–31, 2025, with an initial deposit of at least \$5. The deposit match will equal the amount of your initial deposit, up to a maximum of \$25. The bonus will be deposited into your new account on the day of account opening, provided all eligibility requirements are met. Limit one deposit match per member per youth account opened. Account must remain open and in good standing at the time the bonus is credited. Offer valid for new youth accounts only. Firelands Federal Credit Union reserves the right to change or discontinue this offer at any time without notice.

\*A Firelands FCU Kid's & Teens Club Share Certificate, Youth Checking, or Youth Savings Account must be opened within the month of August 2025 for initial entry to be valid. Members will receive one additional entry, up to three total, for additional Firelands FCU Accounts opened in August. Smart Saver Youth Share Certificate not included in promotion. No purchase necessary to win and purchase will not increase your chances to win. No cash equivalent, substitution, or transfer of prize permitted. Firelands FCU employees and their immediate families are not eligible to win. One (1) winner will be selected based on all entries at all branch locations via a random drawing on or about 9/1/25. We will make three (3) attempts to contact you if your name is chosen. If you fail to respond, a new winner will be chosen. SUBJECT TO APPLICABLE FEDERAL, STATE, LOCAL, AND MUNICIPAL LAWS AND REGULATIONS. VOID WHERE PROHIBITED. Meta is not a sponsor of the sweepstakes and is not affiliated with this sweepstakes. Valid from 8/1/25 through 8/31/25.

### **Open a 12- or 24-Month Kid's & Teens Club Youth Share Certificate and be entered to win the Meta Oculus Quest 3S VR Headset AND the opportunity to pick a duck from the lobby pond for a special bonus rate!\***

\*Open a new 12- or 24-Month Kid's & Teens Club Youth Share Certificate between August 1 and August 31, 2025, and get a chance to boost your savings with a bonus rate. At the time of account opening, the account holder may select one duck from the lobby duck pond to reveal a bonus rate between 0.25% and 3.00% APY. This bonus rate will be added to the standard certificate rate offered on the day of opening. Minimum opening deposit is \$100; maximum deposit is \$20,000. Limit one duck selection per member, per certificate. Bonus selection must occur at the time of account opening. Offer valid only for Kid's & Teens Club 12- or 24-Month Share Certificates opened during the promotional period. Smart Saver Youth Share Certificates are not eligible. APY = Annual Percentage Yield. Firelands Federal Credit Union reserves the right to change or discontinue this offer at any time without notice.