

Checking that checks out

UP TO
\$550
BONUS[†]

Earn up to \$550 in bonuses by opening an eligible **FourLeaf Free Checking Account** by 12/31/2026 and completing other required activities.
Please see offer details below for required activities and important information.

FourLeaf Free Checking has no monthly maintenance fees or monthly minimum balance requirements

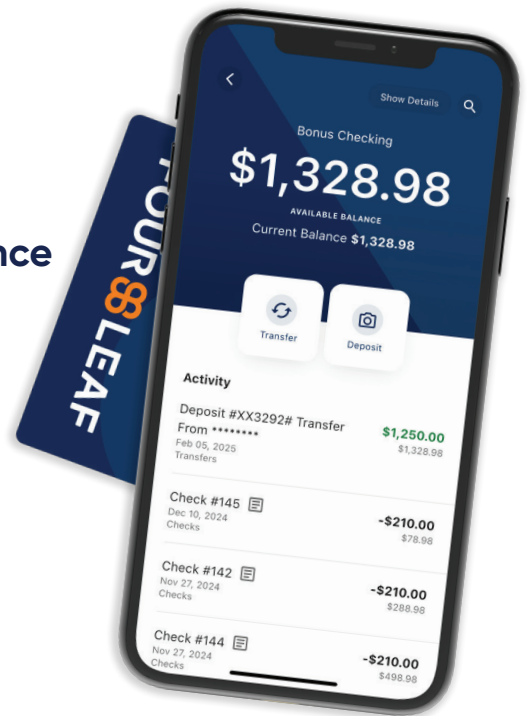
Branches and ATMs

- Over 35 full-service branches throughout New York and New Jersey
- Access to 5,000+ Shared Branches, and over 30,000 surcharge-free ATMs nationwide through the Co-op Network^[1]



Convenient Banking

- Mobile check deposit
- Send and receive money with Zelle^[2]
- Pay bills online
- Early direct deposit of your eligible paycheck up two days sooner^[3]



To open an account, contact a **FourLeaf Business Development representative at 516-349-4220** or visit fourleaffcu.com/northwell to schedule an appointment.

Routing Number:
221473652

IMPORTANT INFORMATION

To obtain access to the advertised financial products and services offered by FourLeaf, membership is required, which is subject to approval and requires opening and maintaining a \$5 Savings Account.

[1] 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 online ATM Locator at www.fourleaffcu.com/atm for a list of surcharge-free ATMs.

[2] Must be at least 18 years old, have an eligible account and a valid email address or U.S. mobile phone number registered within FourLeaf Online and Mobile Banking profile to use Zelle@. Zelle@ and the Zelle related marks are wholly owned by Early Warning Service, LLC and are used herein under license. Terms and Conditions apply. Learn more at fourleaffcu.com/zelle.

[3] FourLeaf's early direct deposit is a service provided by FourLeaf where we may credit your eligible consumer deposit 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 Bonus"), you must open a Free Checking, Smart Checking, or Student Checking account with FourLeaf between February 2, 2026 and December 31, 2026, which is subject to approval, and have a Qualifying Direct Deposit (as defined below) post to the checking account within ninety (90) calendar days of account opening date. The First Direct Deposit Bonus will be deposited to the checking account within sixty (60) 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.

The Free Checking Account earns a 0.40% Annual Percentage Yield (APY) for each month that the member (i) is enrolled in online banking with eStatements, (ii) receives direct deposit into the Free Checking Account, and (iii) makes 10 point-of-sale debit card transactions from the Free Checking Account. Qualifying transactions must post to the Free Checking Account by the last day of the month. If qualifying requirements are not met in any given month, then the Free Checking Account will not earn dividends and 0.00% APY. There is no minimum balance requirements to earn APY. There is a \$5.00 minimum balance when opening an account online and \$0.00 when opened in a branch. APY is accurate as of XX/XX/XXXX and is subject to change, including after account opening, without notice.

This promotion is in no way sponsored, endorsed, administered by or associated with Early Warning Service, LLC or Zelle@.

Federally Insured by NCUA