



### **StellerVista Credit Union FHSA Cash Promotion Terms & Conditions**

**Program Overview:** The FHSA Cash Promotion (running April 15 to July 31, 2025) offers a tiered cash bonus for opening a new FHSA. It targets younger adults, encouraging early saving for a home purchase and fostering member loyalty. By establishing these relationships early, the promotion aims to position StellerVista to capture future mortgage business while solidifying its reputation as a supportive, member-centric institution.

#### **Promotion Period:**

- Start Date: April 15, 2025
- End Date: July 31, 2025
- StellerVista reserves the right to extend or terminate the promotion at its discretion.

#### **Eligibility:**

- Open to existing any member eligible to open an FHSA account.
- Applicants must open a new FHSA at StellerVista Credit Union during the promotion period.
- One bonus per individual member, only based on open deposit balance, at date of account creation.

#### **Promotional Details:**

- Members who open an FHSA during the promotional period, will automatically get the cash bonus.

**Tiered Incentive Structure:** Based on the member depositing their own funds when opening the account, the amount of cash incentive received will vary.

- Tier 1: No deposit requirement → \$50 bonus
- Tier 2: Deposit of \$100–\$600 → \$75 bonus
- Tier 3: Deposit of \$601 or more → \$100 bonus

#### **Bonus Delivery & Use**

- The bonus will be applied to the FHSA as a non-redeemable term deposit.
- Funds remain locked in the account unless used toward a qualifying home purchase, at which point they can be withdrawn without penalty.
- The funds will be provided within 90 days of the account opening.

#### **General Conditions**

- StellerVista reserves the right to amend or discontinue this promotion without prior notice.
- All standard account terms and conditions apply to the FHSA.
- StellerVista's decisions regarding eligibility or incentive issuance are final.
- Cash bonus will be paid directly to members FHSA within 90 days of opening account.
- This offer is non-transferable and cannot be combined with any other promotional offers unless explicitly stated.