

EARN 3X CASH BACK



You've been selected for a limited-time offer!

Earn 3X cash back* with your Affinity Cash Back Debit Card during the month you establish a recurring direct deposit of \$500 or more. That's triple the cash back! **Offer ends December 31, 2023.**

How It Works



Provide your Affinity checking account number and our routing number, **221283512**, to your payroll department or service provider, such as ADP or Workday.



Use your Cash Back Debit Card to pay for everyday purchases from your morning cup of coffee to streaming services and utility bills.



Earn 3% cash back on debit card purchases made during the first month you have a qualifying direct deposit of \$500 or more.



GET PAID SOONER

PLUS, you'll automatically get paid up to 2 days early with Early Pay!***

That's 2 more reasons to move your direct deposit.

*This offer is only available to the member who received the advertisement within the Online and Mobile Banking platform.

To earn 3X cash back, establish a recurring, qualifying direct deposit of \$500 or more between October 1 and December 31, 2023. During the first month you have a qualifying direct deposit, you will earn 3% cash back on up to \$1,000 in eligible debit card purchases that post to your account during the qualifying month for a maximum of \$30 in cash back. Cash back earned will be credited to your Affinity Cash Back Debit Account as two transactions. The first transaction will include your regular cash back earnings of 1% cash back on up to \$1,000 in eligible debit card purchases. The month after you qualify, you will receive a separate one-time deposit by the last business day of the month equivalent to 2% cash back on up to \$1,000 in eligible debit card purchases. For example, if you establish a qualifying direct deposit in October 2023 and make \$1,000 in eligible debit card purchases that post to your account by October 31, 2023, you will receive \$10 cash back on November 1. By November 30, 2023, you will receive the remaining cash back deposit of \$20, for a total cash back earnings of \$30. Thereafter, your account will revert to regular cash back earnings of 1% cash back on up to \$1,000 in debit card purchases per month for a maximum of \$10 in cash back per month.

A qualifying direct deposit is an automatic electronic deposit known as an ACH (Automated Clearing House) of your payroll, Social Security, unemployment, pension, or other government payment in the amount of \$500 or more. Multiple direct deposits totaling \$500 qualify. 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.

Eligible debit card purchases include PIN or signature point of sale purchases, including online transactions. ATM transactions, the purchase of money orders or cash equivalents, loan payments and account funding made with your debit card are not eligible for cash back rewards. 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.

Limit of one bonus per person. This offer is non-transferrable. Offer subject to change without notice. Affinity reserves the right to change, modify, or revoke this offer for any reason at any time.

***Early 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.