

HONOR ROLL REWARDS PROGRAM DISCLOSURES 2019-2020

Must be a youth club member (Savasaurus, Generation Next, or Synced) to receive Honor Roll Rewards. Members under the age of sixteen (16) are required to have a parent, grandparent, legal guardian, or other approved joint account owner to open a new youth club account or add services on an existing youth club account. The par value of a membership share, which is twenty-five dollars (\$25.00), must be maintained in order to retain membership. UTMA (Uniform Transfer to Minors Act) accounts qualify for Honor Roll Rewards for members up to the age of nineteen (19); however, the transactions will be subject to the Uniform Transfers to Minors Act of Alabama. One (1) reward per tax identification number, per term only. One (1) reward per Social Security number per term only. ATCU will pay \$2.00 for every A and \$1.00 for every B (or equivalent of A or B, at credit union's discretion) made in either the Fall term or the Spring term for 2019-2020 school year only. No rewards for any other grades will be given. Maximum payout for each term will not exceed fifteen (\$15) dollars, or thirty (\$30) dollars per year. Report cards must be received by January 31, 2020 for Fall term and June 30, 2020 for Spring term. Deposits will be given for interim report card grades only (6 or 9 weeks grade), not final or term grades. Deposits for rewards will be made to share accounts only. Rewards for Fall grades will be paid no later than February 28, 2020; rewards for Spring grades will be paid no later than July 31, 2020. Submit report cards to any ATCU office to participate. Report cards have to be a copy of an actual report card or verifiable by school or homeschool organization insignia. No exceptions will be made. No handwritten grades will be accepted. Some restrictions may apply. Contact an ATCU employee for more details. Federally insured by the NCUA.