

1. What is IHMVCU@Work?

IHMVCU @Work is an exclusive program that offers financial perks to employees of participating businesses. It's designed to reward your hard work with real financial benefits, whether you're saving, borrowing, or simply managing your money.

2. What are the main benefits of joining IHMVCU@Work?

As a participant, you get access to:

- \$300 cash incentive³ for opening a new checking and savings account with direct deposit⁸
- Cash Booster Checking with 4.25% APY^{*5}
- 0.25% rate bump on all Certificate of Deposit (CD) terms
(CD terms, minimum balances, and early withdrawal penalties may apply. Rates subject to change.)
- \$350 off mortgage closing costs¹ + free mortgage review
- \$200 off home equity origination fee²
- Free auto/home insurance quote offer - get \$300 if we can't save you money⁷
- Free standard checks on your first order
- Free financial checkups
- Financial Fitness webinars and resources
- Receive up to 1% APR⁴ discount on Direct Auto Refinances and Personal Loans with active checking.
- Family-Relationship Benefits⁶

3. How do I qualify for the \$300 cash incentive?

To earn \$300:

- Open a checking account (offer not valid for existing checking account holders)
- Set up a combined total direct deposit of \$1,000 within 60 days of account opening
- Bonus will be deposited within 30 days of qualifying

4. What is CashBooster and how does it work?

CashBooster is a high yield spending account with:

- 4.25% APY^{*5} on balances up to \$15,000
- No monthly fees or minimum balance
- Minimal qualifications (eStatements + email required)
- Up to \$25/month in ATM fee refunds

5. What is the insurance quote offer and how does it work?

If we can't save you money on your auto/home insurance with a quote:

- You'll receive \$300 in your savings account⁷
- Requires providing your current policy's declaration page
- Only valid if no insurance products are purchased through IHMVCU
- Must live in IL, IA, or WI
- Offer valid through 12/31/26



Scan the code or call 309-797-5605 to get your quote started and be sure to mention that you're part of the IHMVCU@Work program.

6. What mortgage perks are included?

As part of the program, you receive:

- \$350 off mortgage closing costs¹
- A free mortgage review



Scan the code or call 309-793-6200 ext. 2415 to speak to a mortgage expert and let them know you're part of the IHMVCU@Work program.

7. What are the CD perks for IHMVCU@Work members?

You'll receive a 0.25% rate bump on all advertised CD terms, including specials. This gives you the flexibility to earn more—no matter which CD term you choose. Please note that CD maturity offers are excluded from the 0.25% increase as those offers are already exclusive. *(CD terms, minimum balances, and early withdrawal penalties may apply. Rates subject to change.)*

8. What support is available to help with my finances?

We offer:

- Free one-on-one financial coaching
- Monthly workshops on budgeting, debt reduction, saving, and more

Access to past recordings and event schedules at IHMVCU.org/Workshop

9. How do I open an account or get started?

You can:

- Visit **IHMVCU.org/IHatWork** to open an account online
- Or email us at IHMVCUatWork@ihmvcu.org with any questions
- Book an appointment with a branch

10. What Loan Perks are available for IHMVCU @ Work members?

IHMVCU @ Work Members may be eligible for a rate discount of up to 1%, subject to a 3.99% floor.⁴

11. I'm already an IHMVCU member-do I qualify for the \$300 incentive?

The \$300 cash incentive is only available to new checking account holders, so an existing member without checking could still qualify. Already have checking with us? You still qualify for all the other IHMVCU@Work perks! That includes higher dividends rates, exclusive accounts, insurance offers, and financial wellness resources.

12. How do I make sure my current account is switched to IHMVCU@Work?

Great question! To ensure your account is tagged correctly:

- Stop by any branch, chat with us online or call us at 309-793-6200
- Let a team member know your employer is an IHMVCU@Work partner
- We'll add the appropriate note and make sure you get access to all the exclusive benefits

13. Where can I find more details about rates and terms?

Rates are current as of 01/01/26 and are subject to change. For the most up-to-date rates, visit IHMVCU.org or contact your nearest branch.

14. Is this program available to everyone?

IHMVCU@Work is only available through partnered employers. If your business isn't a partner yet, let us know—we'd love to connect with your HR team!

15. Did you know that once you join, your immediate family members are also eligible for IHMVCU @ Work perks?

That's correct!⁶ Just talk to an IHMVCU team member to find out more.

Disclaimers

*APY= Annual Percentage Yield. Rates as of 01/01/2026, subject to change. Must mention all offers at the time of new account opening and/or time of new loan application.

¹NMLS#463074. Equal Housing Opportunity. Subject to credit approval. \$350 off origination fee. Not redeemable for cash, not valid with other offers. Expires 12/31/2026.

²Receive \$200 off home equity origination fee when you apply before 12/31/2026. Requirements: 1) Must mention this offer prior to closing; 2) Offer applies to home equity loans 3) Loan approval is subject to credit qualification and Loan-to-Value (LTV) ratio; and 4) must provide proof of homeowner's insurance.

³Bonus offer not valid for current checking account holders. Open a new checking account and receive \$300 bonus. To receive the \$300 bonus, spending account must be opened by 12/31/2026, receive a total of \$1,000 in payroll direct deposits within 60 days of account opening and be in good standing for 90 days. One bonus per SSN. Bonus will be deposited into member's spending account within 30 days of meeting requirements. Bonus is considered interest and will be reported on IRS Form 1099-INT (or Form 1042-S, if applicable). Retail accounts only, no commercial or institutional funds permitted. Federally insured by NCUA.

⁴Offer not available at dealerships, direct lending only. For Refinances - current loan must be at least 120 days after loan origination date. Loans are subject to credit qualifications and approval. Discount is applied off qualified rate. Active checking account and payroll direct deposit required. APR = Annual Percentage Rate (APR). IHMVCU@Work Members may be eligible for a rate discount of up to 1%, subject to a 3.99% floor.

⁵CashBooster: Must have email and eStatements to earn qualified rate on balances up to \$15,000 & ATM fee refunds (up to \$25/mo.), otherwise non-qualifying rate applies. Balances over \$15,000.01 will earn 0.15% APY; non-qualifying rate is 0.05% APY.

⁶Family members become eligible once the employee is actively enrolled and remains in good standing with program requirements. Immediate family members only.

⁷Offer valid through 12/31/2026. No purchase of insurance is required to receive a quote. Insurance products are not deposits, not federally insured, and not guaranteed by the credit union. Declaration pages must be provided. Must meet minimum coverage requirements and be comparable coverages. Must be eligible for coverage with our carrier's guidelines. Will be ineligible for payout if any products are purchased from IHMVCU insurance. Must live in IL, IA, or WI to be eligible. The insurance quote offer is valid for members only. Limited to one payout per member. \$300 will be deposited within 90 days if applicable.

⁸Early Direct Deposit: Early availability of direct deposits is not guaranteed and may vary from deposit to deposit. Early access to direct deposit funds depends on the timing of the submission of the payment file from the payer. We generally 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.