

GRADE CARD MATCH



Rules & Guidelines

- 1.** Program valid for grades K-12 members. The child must be the primary member on the account, with the appropriate social security number, date of birth, etc. Must be a member in good standing.
- 2.** The deposit match is one dollar for each "A" or "A" equivalent on a MAIN subject up to a total of five dollars per grade card and per official grading period (timeframe.) Mid-term, exam or interim grades or cards are not eligible. The deposit must be made and the match request sent to TMFCU within one month of the report card date. There is a limit of four matches per year per child. "Effort" or "Conduct" grades do not count.
- 3.** Mail the **original** deposit slip showing the deposit into the child's 48-month add-on certificate account and a copy of the most recent (date current) grade card clearly showing the child's name and the date. Deposits will be made in a 48-month add-on certificate for a higher savings yield. (While direct deposit from a parent's payroll is a great way to contribute to your child's future, this program is designed to encourage each child to develop a SAVINGS HABIT and a Credit Union relationship individually with your child, therefore, direct deposits do not count.)
- 4.** Money must remain on deposit in the 48-month add-on certificate account prior to the matching deposit. (For your child's benefit, we hope it stays even longer and continues to grow with the magic of compounding interest!) Please think of this as similar to a company sponsored 401K plan. (By the time your child reaches adulthood and becomes employed, our program may have helped them to fully understand why they should participate in a company sponsored 401K where they may realize a 100% return on their investment.)
- 5.** Please think of this as similar to a dividend and allow up to 6 to 8 weeks for the matching deposit. The Credit Union will post matches once each month during the school year. Please remember to take the mail into consideration as well as timing.
- 6.** Grade cards must be from an accredited school and for an official grading term. Mid-term or interim cards are not eligible.

Offer good by mailing to:

"Good Grade Match"

Toledo Metro Federal Credit Union
1212 Adams Street
Toledo, OH 43604

