



# Explore special offers for employees of Research Foundation for SUNY



**Banking offer:**  
Get up to \$450  
in cash bonuses<sup>1,2</sup>



**Lending offer:**  
Get \$750 in  
closing cost credits<sup>3</sup>



**Earn more: [TIAABank.com/rfsunyoffer](https://TIAABank.com/rfsunyoffer)**

Or call 1-833-880-8422

**1. Basic Checking Account Offer Eligibility.** This offer is only available to customers opening their first TIAA Bank Basic Checking Account, applied for online or by calling 833-880-8422 and using promotion code 14627. Only one (1) checking account offer is available per customer. This offer is not available to previous or existing TIAA Bank checking account customers.

In order to receive the \$150 bonus credit from TIAA Bank, you must (1) use promotion code 14627 to open and fund a new Basic Checking Account with the required minimum opening deposit amount in new money (funds transferred from another financial institution) and (2) then initiate one or more qualifying direct deposits totaling at least \$1,000 that are credited to your new Basic Checking Account within the first 90 days of the account being opened. Qualifying direct deposits include recurring pension, payroll, Social Security, or other regular weekly, bi-weekly or monthly income electronically deposited into your account by your employer or a government agency. One-time/single deposits, external transfers, internal transfers and checks deposited through the mail/online/by mobile device do not constitute qualifying direct deposits for this offer. If the qualifications described above are met, the \$150 bonus credit will be directly deposited into your Basic Checking Account within 120 days of the account opening date, provided that your account remains open and is in good standing. If your account is not open or in good standing on the date the reward is paid, you will not receive the bonus credit. Bonuses are considered interest and may be reported on IRS Form 1099-INT.

The Basic Checking account is a non-interest bearing account with a required minimum opening deposit of \$25. For any month in which the account's average daily balance falls below \$25, a \$5 fee applies. The monthly account fee is waived for residents of New York.

**2. Yield Pledge Money Market Offer Eligibility.** This offer is only available to customers opening their first TIAA Bank Yield Pledge Money Market Account, applied for online or by calling 833-880-8422 and using promotion code 14627. Only one (1) money market account offer is available per customer. This offer is not available to previous or existing TIAA Bank Money Market Account customers nor is it available for money market accounts opened as part of an IRA.

In order to receive the \$300 bonus credit from TIAA Bank, you must (1) use promotion code 14627 to open and fund a new Yield Pledge Money Market Account with a minimum opening deposit of at least \$15,000 in new money (funds transferred from another financial institution) within 20 days of the account opening date; and (2) maintain at least a \$15,000 minimum balance in the account every day for the 90 days after account opening, including through the 90th day. Funds transferred from an existing TIAA Bank account do not count toward the qualifying minimum opening deposit required for this offer.

If the qualifications described above are met, the \$300 bonus credit will be directly deposited into your Yield Pledge Money Market Account within 120 days of the account opening date, provided that the account remains open and is in good standing. If your account is not open or in good standing on the date the reward is paid, you will not receive the bonus credit.

Bonuses are considered interest and may be reported on IRS Form 1099-INT.

The Yield Pledge<sup>®</sup> Money Market Account is a tiered, variable rate account. Quoted Annual Percentage Yields (APYs) are accurate as of 2/01/2019. For first-time Yield Pledge Money Market account holders, for eligible balances (i) up to \$250,000, a fixed, 1-year introductory APY of 2.15% applies, and (ii) from \$250,000.01 to \$10,000,000, a blended APY, based on the fixed, 1-year introductory APY described above and the applicable variable ongoing APY described below, applies and is best expressed as a range, which is currently: 2.15% to 2.00%. Otherwise the variable ongoing APY applies by balance tier, such that if your average daily balance is within a tier, then your entire balance will have that corresponding APY. Ongoing APYs and tiers may change without notice. Current ongoing APYs and tiers are: 2.00% for \$100,000 - \$10,000,000; 1.75% for \$50,000 - \$99,999.99; 1.65% for \$25,000 - \$49,999.99; 1.20% for \$10,000 - \$24,999.99; and 1.10% for balances under \$10,000. Higher balances are accepted. Accounts opened and initially funded with money transferred from an existing TIAA Bank Yield Pledge Checking Account or Yield Pledge Money Market Account are not eligible for the 1-year introductory APY. The required minimum opening deposit is \$5,000. Fees may reduce earnings.

**3. Mortgage Offer Eligibility.** To be eligible to receive a \$750 closing cost credit, you must submit a complete application for a TIAA Bank mortgage, and close within 120 days of application. Offer code "TIAA" must be mentioned at application to receive credit. This offer is available for a new TIAA Bank home loan or refinance. Eligible borrowers will receive credit toward borrower-paid closing costs of \$750 when the loan closes. If your loan program does not allow a lender credit, TIAA Bank will lower the lender origination charges in place of a closing cost credit. This offer is not available for applications or loans currently in process. This offer is not available on home equity lines of credit.

For Home Lending. Subject to credit and property approval. Other restrictions and limitations may apply.

Limited Time Offers. Each promotional offer is available for a limited time and may end without notice.

The employees of Research Foundation for SUNY may take advantage of all three offers above; however, each employee is limited to taking advantage of each offer only once. These offers may not be combined with any other offers from TIAA Bank.