With products designed to make a difference in our clients' lives, it's time you banked on more. Take a look at the special offers available to you since your employer participates in our Workplace Banking program.

**Basic Checking $150 cash bonus**
- Open and fund your first Basic Checking account with new money and then make direct deposits totaling at least $1,000 within 90 days of account opening.*
- ATM fee reimbursements²
- Mobile check deposits³ & no monthly account fee with $25 minimum balance

**Yield Pledge® Money Market $300 cash bonus**
- Open and fund your first Yield Pledge Money Market account with a minimum opening deposit of $15,000 in new money and then maintain that balance for the 90 days following the account open date. Opening deposit must be received within 20 days of account opening.*
- Our Yield Pledge promise will keep your yield in the top 5% of Competitive Accounts, always⁵
- 2.15% 1-yr intro Annual Percentage Yield (APY) on balances up to $250K for first-time money market clients⁴

**Home loan $750 closing cost credit**
- Available when you refinance or purchase a home⁶
- Get cash back with Real Estate Rewards⁷
- Wide range of loans—first-time buyer solutions and fixed and adjustable rate mortgages
- 5-star lender on Zillow⁶

**The TIAA tradition**
TIAA, our parent company, was created in 1918 to give educators the financial security they needed to retire. Today, TIAA Bank carries on that tradition by offering a wide range of products to those who serve others.

Get started at TIAABank.com/rfsunyoffer
Or call 1-833-880-8422

* If requirements are met, cash bonus will be deposited into your account within 120 days of account opening so long as the account has remained open and in good standing.

**Important disclosures on reverse**

Working together with
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/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 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, $5 fee applies. The monthly account fee is waived for residents of New York.
2. TIAA Bank does not charge ATM fees and will automatically reimburse you up to $15 for the ATM fees paid at other U.S. ATMs each month, regardless of your TIAA Bank account balance. For TIAA Bank accounts that carry a minimum average daily balance of $5,000, ATM fee reimbursement is unlimited. Reimbursement subject to termination for fraud or abuse and will not apply for the month in which your account is closed.
3. Must be an existing TIAA Bank client eligible to enroll in Online Check Deposit using our downloadable Android or Apple mobile banking app. See our Online Check Deposit Services Agreement for information on crediting of deposits. Funds availability subject to our Funds Availability Disclosure. Both are found in your Personal Account Terms, Disclosures and Agreements Booklet. Subject to approval.
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 a new Yield Pledge money market account and fund it 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 TIAA Yield Pledge Money Market Account within 120 days of the account opening date, provided that your account remains open and 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® Money Market Account is a tiered, variable rate account. Quoted Annual Percentage Yields (APYs) are accurate as of 2/1/19. 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.
5. We promise that the yield on your Yield Pledge® Money Market Account will stay in the Top 5% of Competitive Accounts based on the Bankrate.com National Average survey data from the last week of each month. “Competitive Accounts” are similar accounts from the 10 largest banks and thrifts in 10 large U.S. banking markets. This includes data from the 5 largest banks and 5 largest thrifts in each market, except in markets without 5 banks and 5 thrifts. Each week Bankrate surveys these institutions and distributes its results on a paid subscription basis. Not all institutions report each week. We reserve the right to change our Yield Pledge calculation method as necessary to accommodate changes in Bankrate’s survey methodology at any time.
6. 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 charge 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.
7. The Real Estate Rewards program is offered by Lexicon Relocation, LLC., with whom TIAA Bank has a contractual relationship. The Real Estate Rewards program is only available for residential real estate transactions in the United States. In order to be eligible for the program you cannot be under contract with a real estate agent. Use of an agent who participates in the Real Estate Rewards program is required to qualify for the reward. Minimum sales price to qualify for the award is $50,000. Some states restrict cash bonuses or incentives in connection with real estate transactions. There is no charge by TIAA Bank to participate in the program and buyers are not required to obtain financing from TIAA Bank to receive the program benefits.
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 and are only available for U.S. based employees.