



OFFICIAL RULES
FirstHome Savings
2026 CASH BONUS
Effective June 22, 2026

These are the Official Rules for PCM Credit Union's Giveaway ("FirstHome Savings").

THIS PROMOTION IS VOID WHERE PROHIBITED BY LAW.

1. **Credit Union:** This promotion is being offered by PCM Credit Union, 601 Willard Drive, Green Bay, Wisconsin 54304
2. **Terms and Conditions:** By participating in the Promotion, you fully and unconditionally agree to and accept these Official Rules and the decisions of PCM Credit Union (the Credit Union), which are final and binding in all matters related to the Promotion. Your ability to receive the bonus is contingent upon all the requirements set forth herein.
3. **Eligibility:** The Promotion is open only to legal residents of the United States, who, at the time of entering the Promotion are eighteen years of age or older and are members of the Credit Union. No entries from business entities will be accepted. Applicable homes would need to be located in either Wisconsin or Upper Michigan. To qualify for the cash bonus, the account must be active for a period of at least 12 months. The account shall have at least a recurring monthly deposit into this account of \$100 to be eligible.

To qualify for the bonus in relation to your home purchase through PCM Credit Union, you must open the account with at least \$250. The account needs to be active for at least 12 months prior to loan closing in order to receive the applicable bonus. The bonus will be determined by your approved loan amount of \$1,500 for loans of \$250,000 or less. For loans above \$250,000, you would be eligible to receive up to \$2,500 to go towards your home purchase. Once you have received an acceptable offer to purchase and qualify for a home loan with PCM Credit Union, you will receive the bonus the day of your closing. The bonus is for first-time homebuyers who have saved at least 10% of a down payment.

Withdrawals will be permitted with no penalty in the event a home is purchased through PCM Credit Union with at least 10% down, the savings have reached the maximum term of ten years, or the member applies for a home purchase and does not qualify for a mortgage. Early withdrawals prior to executing your home purchase or 10 years would be subject to a penalty of \$5.00 or 180 days dividends, whichever is greater, on the amount withdrawn and the rate in effect at the time of the withdrawal.

4. **On-going Promotion: Rule and/or interest rates are subject to change**
5. **How to Enter:** You may enter the Promotion in the following way:
 - a. You will receive one additional disclosure further detailing the terms of the program. With the acceptable funds along with agreement of terms, PCM Credit Union would be eligible to create your account.
6. **Non-Transferable.** No substitution or transfer of the bonus will be permitted.
7. **Social Media:** The Program may be advertised or administered through social media platforms, such as Facebook and Instagram ("Social Media"). You understand and acknowledge that the Promotion is in no way sponsored, endorsed, administered by, or associated with any Social Media platform on which it is offered or advertised, including Facebook and Instagram. You agree to adhere to all rules established by Social Media platforms and will not create multiple Social Media accounts, or repeatedly post duplicate or near duplicate information or links to enter into the Promotion multiple times. Any information you provide for the Promotion is being provided to the Credit Union rather than Facebook or any other Social Media platform. You fully release Facebook and all other Social Media from all claims, losses and harm that you may allege or incur relating to this Promotion.
8. **Taxes.** The Bonus is considered taxable income, and the eligible member will be solely responsible for all federal, state, and local taxes. The recipient will receive an IRS 1099 form reflecting the amount they receive.

9. **Limitations:** The Credit Union shall not be responsible for entries containing incorrect or incomplete information. The Credit Union is not responsible for any problems or technical malfunctions of any computer, on-line, or Internet systems or services, servers, computer equipment, software, failure of any email or entry or confirmation or loan approval, problems with the Credit Union website, or any combination thereof, including any injury or damage to entrant's or any other person's computer resulting from downloading any materials in connection with the Promotion. Entries become the property of the Credit Union and will not be acknowledged or returned.
10. **Disqualification.** The Credit Union reserves the right to disqualify any person tampering with the entry process, the operation of the Credit Union website, or who is otherwise in violation of these Official Rules or any laws.
11. **Approval Information.** We encourage you to reach out to a member of our lending team to help review the process to become pre-approved for a home loan. Upon this pre-approval, the terms of your bonus will be made available to you.