United Trades Federal Credit Union

Pipeline Savings Match — Official Terms and Conditions

This offer is available to United Trades Federal Credit Union ("United Trades") members who open or hold a Pipeline Savings Account. By participating, you agree to the terms below.

Eligibility

- Must be 18 years of age or older
- Must be the primary accountholder on a Pipeline Savings Account
- Open to both new Pipeline Savings accounts and existing Pipeline Savings accountholders
- Generally limited to one Pipeline Savings Match per household.
- Must be a United Trades member in good standing

Qualifying Deposits

Deposits that count toward both the Opening/Funding Match and the 6-Month Match include:

- New deposits from outside United Trades (cash, check, ACH, direct deposit, etc.)
- Automatic, recurring transfers from your United Trades checking account or Vacation Fund account

Manually initiated transfers from other United Trades accounts do not qualify.

Part 1: Opening/Funding Match

United Trades will match your deposit dollar-for-dollar, up to $50, on qualifying deposits made to your Pipeline Savings Account between September 1, 2026 and December 31, 2026.

- Available whether you're opening a new Pipeline Savings Account or already hold one — existing accountholders qualify on deposits made during this window, regardless of when the account was originally opened
- Deposits must be made by December 31, 2026 to qualify for this match
- Match is posted approximately 2–6 weeks after your qualifying deposit, once verified. You must be an active member in good standing with United Trades at that time to receive the match.

Part 2: 6-Month Match

After your qualifying deposit, keep your Pipeline Savings Account active with an automatic recurring deposit at least once each month for 6 consecutive months. Eligible members may receive a matching deposit of up to $500 total, subject to the following:

- At least one automatic deposit must post each month for 6 consecutive months
- Total deposits during the 6-month period must be at least $100

- You must complete the SavvyMoney Financial Check-Up
- You must be an active member in good standing, as determined by United Trades under it's policies and procedures.
- Qualification requirements for the 6-Month Match must be satisfied by June 30, 2027

Tax Reporting

Match funds paid under this promotion are considered taxable income. United Trades currently intends to report qualifying match payments on IRS Forms 1099-INT. Members should consult their tax adviser regarding their individual tax situation.

Program Limits

This promotion will remain open until promotional funds allocated to this program are exhausted. United Trades reserves the right to modify or end this promotion at any time, with notice as required by applicable law.

Other Terms

- Standard Pipeline Savings Account terms and conditions apply
- No separate member application is required. Eligibility and qualification are determined by United Trades based on account activity and program requirements.
- United Trades will attempt to verify completion of the SavvyMoney Financial Check-Up through available program records. If completion cannot be verified, additional documentation may be requested.
- If you do not have access to online or mobile banking, contact United Trades for alternative options to complete the Financial Check-Up requirement.
- United Trades officials, employees, and members of their immediate household are not eligible to participate in this promotion
- Generally limited to one Pipeline Savings Match per household. Certain exceptions may apply as determined by United Trades.
- If your Pipeline Savings Account is closed, or is not in good standing, before a match is posted, you forfeit that match
- Match funds are credited directly to your Pipeline Savings Account. They are not payable in cash and cannot be transferred to another account or member.
- United Trades may request documentation to verify eligibility for this promotion
- United Trades Federal Credit Union reserves the right to interpret these terms, determine eligibility, and resolve questions regarding this promotion in a manner consistent with its policies and procedures
- This offer may not be combined with certain other Pipeline Savings promotions unless stated otherwise