TIAA Bank

Get banking and get rewarded

Being an employee of National Louis University has its benefits. And TIAA Bank's Workplace Banking program is one of them. You can count on our Yield Pledge® promise to keep your yield in the top 5% of Competitive Accounts–always.[1] Best of all, our products and services are designed to make a positive difference in your life.

YIELD PLEDGE CHECKING

$150 CASH BONUS[2]

Make qualifying direct deposits totaling at least $1,000 within 90 days of opening your first Yield Pledge Checking account with new money.*

- 1.01% 1-yr intro Annual Percentage Yield (APY), on balances up to $250K for first-time checking clients
- ATM fee reimbursements[3]
- Mobile check deposits[4]
- No monthly account fee

YIELD PLEDGE MONEY MARKET

$300 CASH BONUS[5]

Open and fund your first Yield Pledge® Money Market account with a minimum opening deposit of $15,000 in new money within 20 days of account opening. Then maintain that balance for the remaining 90 days following the account open date.*

- 1.75% 1-yr intro Annual Percentage Yield (APY) on balances up to $250K for first-time money market clients[5]

* 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 is in good standing.

HOME LENDING

$750 CLOSING COST CREDIT[6] + HOME REWARDS[7]

Close on a home loan or refinance with us within 120 days of applying to qualify for the closing cost credit. Plus, earn cash back when you buy and/or sell a home. With our Home Rewards program you get connected with a dedicated team of professionals who help coordinate your move from start to finish.

Here's how Home Rewards works

Say you buy and sell a home, each for $300,000. You could get:

$4,050 total reward[8]

Includes $1,650 each on the home you buy and sell plus the $750 closing cost credit.

Special offers are only available at
TIAABank.com/nloffer

Or by calling **1-833-880-8422**
Mention **offer code 14627** for reference.

Important disclosures on reverse

The employees of the named institution may take advantage of all of the 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.
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.

1. We promise that the yield on your Yield Pledge® Checking and/or Money Market Account will stay in the Top 5% of Competitive Accounts based on Bankrate.com Monitor National Index 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 for which rates are available, except in markets without 5 banks and 5 thrifts. Each week Bankrate surveys these institutions and distributes its results to certain institutions on a paid-for basis. Not all institutions report each week. We reserve the right to change, at any time and without prior notice to you, our Yield Pledge calculation method as necessary to accommodate changes in Bankrate's survey and/or its distribution methodology, including, without limitation, by switching to a different, comparable methodology that may not be based on information from Bankrate.
2. **Yield Pledge Checking Account Offer Eligibility.** This offer is only available to customers opening their first TIAA Bank Yield Pledge Checking Account, applied for online from their participating institution's dedicated Workplace Banking webpage or by calling 833-880-8422. 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 cash bonus from TIAA Bank, you must (1) open a new Yield Pledge Checking Account and (2) make one or more qualifying direct deposits totaling at least $1,000 that are credited to your new Yield Pledge Checking Account within the first 90 days of the account being opened. Account opening minimum of $100 must be new money (funds transferred from another financial institution) and may be satisfied with a qualifying direct deposit. ***Qualifying direct deposits*** include electronic deposits into your account of your (1) pension, paycheck, and government benefits (including Social Security) by your employer or the government; and (2) other regular income, such as annuity payments. Transactions that do not constitute qualifying direct deposits for this offer include, but are not limited to, person-to person transfers, transfers between your TIAA Bank accounts or accounts you have at other banks or financial institutions (including investment and brokerage firms), wires, and checks deposited by any means. TIAA Bank expressly reserves the right to determine, in its sole and absolute discretion, whether any deposit constitutes a "qualifying direct deposit" for purposes of this offer.
   If the qualifications described above are met, the $150 cash bonus will be directly deposited into your Yield Pledge Checking Account within 120 days of the account opening date, only so long as your account has remained open and is in good standing on the date the reward is paid.
   Cash bonuses are considered interest and may be reported on IRS Form 1099-INT.
   The Yield Pledge® Checking Account is a tiered, variable rate account. Quoted Annual Percentage Yields (APYs) are accurate as of 01/02/2020. For first-time Yield Pledge Checking account holders, for eligible balances (i) up to $250,000, a fixed, 1-year introductory APY of 1.01% 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: 1.01% to .056%. 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: 0.55% for $100,000 - $10,000,000; 0.45% for $50,000 - $99,999.99; 0.40% for $25,000 - $49,999.99; 0.30% for $10,000 - $24,999.99; and 0.25% 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 $100. Fees may reduce earnings.
3. 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.
4. 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.
5. **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 from their participating institution's dedicated Workplace Banking webpage or by calling 833-880-8422. 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 cash bonus from TIAA Bank, you must (1) 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 remaining 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 cash bonus will be directly deposited into your Yield Pledge Money Market Account within 120 days of the account opening date, only so long as your account has remained open and is in good standing on the date the reward is paid.
   Cash 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 01/02/2020. For first-time Yield Pledge Money Market account holders, for eligible balances (i) up to $250,000, a fixed, 1-year introductory APY of 1.75% 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: 1.75% to 1.61%. 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: 1.60% for $100,000 - $10,000,000; 1.45% for $50,000 - $99,999.99; 1.35% for $25,000 - $49,999.99; 1.01% for $10,000 - $24,999.99; and 1.01% 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 $500. Fees may reduce earnings.
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 from your participating institution's dedicated Workplace Banking webpage or by calling 833-880-8422, and close within 120 days of application. 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.
7. This offer is available for residential real estate transactions and for customers in the United States only. To be eligible you must not already be under a listing agreement with a real estate agent. Also, you may not be eligible for this program in conjunction with certain employer-sponsored relocation packages. Although use of a participating Home Rewards real estate agent is required to qualify for the cash-back reward on the sale and/or purchase of your home, you are not required to obtain a mortgage loan through TIAA Bank. Minimum individual sales or purchase price to qualify for any reward is $50,000. Offer not valid in whole or in part in the following states: AL, AK, IA, KS, LA, MS, MO, OK, OR and TN. Offer not valid for the purchase of a home using an FHA loan. The Home Rewards program is operated and administered by Lexicon Realty, LLC with whom TIAA Bank has a contractual relationship. Other restrictions and limitations may apply. TIAA Bank is not a relocation company, advisor, or real estate broker.
8. While the closing cost credit will be provided by TIAA Bank when the loan closes, customer will receive a cash back Home Rewards check from Lexicon Realty, LLC, generally within 2-4 weeks after closing. Not a guarantee; subject to Home Rewards enrollment limitations and restrictions.