

## **HONOR ROLL REWARDS PROGRAM DISCLOSURES 2024-2025**

Must be a youth club member (Embark or Empower) to receive Honor Roll Rewards. Members under the age of sixteen (16) are required to have a parent, grandparent, legal guardian, or other approved joint account owner to open a new youth club account or add services on an existing youth club account. UTMA (Uniform Transfer to Minors Act) accounts qualify for Honor Roll Rewards for members up to the age of eighteen (18); however, the transactions will be subject to the Uniform Transfers to Minors Act of Alabama. One (1) reward per tax identification number, per term only. ATCU will pay ten (\$10) dollars per report card, per term made in either the Fall term or the Spring term for 2024-2025 school year only. No rewards for any other grades will be given. Maximum payout for each term will not exceed ten (\$10) dollars, or twenty (\$20) dollars per year. Report cards must be received by January 31, 2025 for Fall term and June 30, 2025 for Spring term. Deposits for rewards will be made to share accounts only. Rewards for Fall grades will be paid no later than February 28, 2025; rewards for Spring grade rewards will be paid no later than July 31, 2025. Report cards will no longer be accepted in office or via email. Instructions for submitting report cards can be located at [emblemcu.com](http://emblemcu.com). Report cards are required to be a copy of an actual report card or verifiable by school or home school organization insignia. No exceptions will be made. No handwritten grades will be accepted. Some restrictions may apply. Contact an Emblem employee for more details. Federally insured by the NCUA.