



Fruitful \$250 Direct Deposit Bonus Promotion Terms and Conditions

Effective as of 02/01/2026

General Description

Fruitful Financial LLC ("Fruitful") is offering a limited-time promotion for members to receive a one time bonus of \$250 when all qualifying activities have been completed.

These terms and conditions govern this bonus promotion ("Promo Terms").

Eligibility Qualifications

This Promo offer is valid November 13, 2025 through March 15, 2026 and may be extended, modified, or discontinued at any time. This Promo is only available to new, first-time members who opened their Fruitful Cash account(s) on or after November 13, 2025 and existing members who have not yet received a qualifying direct deposit(s). To participate in this Promo you must be a Fruitful Member with an open Fruitful Cash Account in good standing at the time of bonus payout. Please refer to the [Fruitful Deposit Account Agreement](#) for more information about the Fruitful Cash Account.

Qualifying Activities

Membership: New membership: Members must be new members, who joined Fruitful on or after November 13, 2025. **Existing membership:** Members who have not yet received their qualifying direct deposit(s) prior to November 13, 2025 are also eligible.

Fruitful Cash Account: Members must have an open Fruitful Cash account in good standing at the time of bonus payout to receive the bonus.

Money Map: New members must meet with their Fruitful Guide and establish their Money Map within sixty (60) days of becoming a Fruitful member.

Qualifying Direct Deposit: New members must set up and receive a qualifying direct deposit(s) within the first sixty (60) days of opening your first Fruitful Cash account.

A qualifying direct deposit for this offer is defined as a new recurring electronic direct deposit between November 13, 2025 and May 14th, 2026 by a payroll provider, gig economy payer, or benefits payer via: Automated Clearing House (ACH) deposit or Original Credit Transaction (OCT). The total amount of all qualifying direct deposits credited to your Fruitful Cash account(s) must be at least \$2,000.00 within a thirty (30) day window.

Restrictions

Only one bonus is available per membership. Existing members who have previously received a direct deposit(s) of \$2,000.00 or more within a thirty (30) day window prior to November 13, 2025 are ineligible. Individuals may not sign up for multiple Fruitful memberships in order to redeem this bonus multiple times. Employees of Fruitful and/or members who receive a 100% discount on their membership fee are not eligible for this Promotion. This offer cannot be combined with any other Fruitful promotional offer unless explicitly stated otherwise. Cash bonus is non-transferrable and cannot be redeemed for cash or other forms of credit outside of the Fruitful Cash Account.

The following are not qualifying direct deposits: bank ACH one-time transfers between accounts; verification or trial deposits from financial institutions; peer-to-peer transfers (e.g., PayPal, Cash App,



Venmo, Zelle); one-time deposits (e.g., tax refunds, rebates, or government disbursements); any transaction that Fruitful, in its sole discretion, determines does not constitute a qualifying direct deposit.

Fruitful reserves the right in its sole discretion, to disqualify any individual who tampers with this Program.

Fulfillment of the Promotional Bonus and Crediting your Fruitful Cash Account

Members who meet all eligibility and qualifying activity requirements of the Promotion will receive a \$250 credit within 21 days after all qualifying activities are completed. However, no payments will be made sooner than 21 days after the effective date November 13, 2025 of this Promo. To deliver the Direct Deposit Bonus, Fruitful will directly credit the funds into the Fruitful Cash Account where the final qualifying direct deposit was received. Please note that [Income Split Terms and Conditions](#), if applicable, will apply to the bonus deposit.

The value of the Promo may be reported on the appropriate Internal Revenue Service (IRS) forms and may be considered taxable income to you. Please consult your tax advisor.

Changes to Program

Fruitful reserves the right to amend, modify, or cancel the Program or these Program Terms at any time, for any reason. Fruitful may, in its sole discretion, award this promotional bonus to those who have satisfied the eligibility criteria set forth herein up until the time of termination.

Other Information

Fruitful Financial, LLC is a financial technology company, not a bank or depository institution licensed in any jurisdiction. Deposit accounts are provided by Emigrant Bank. This Promo is not offered or administered by Emigrant Bank. Fruitful may have other member offers with different terms see fruitful.com/legal for more information.