

***How to qualify for this offer**

Eligibility Requirements:

- This offer is for new checking customers only. Existing bank customers are not eligible for this offer. Only the primary owner of the new checking account is eligible for this offer using the promo code.
- You must use your bonus offer code at account opening when you apply for a new checking account.
- Minimum balance to open a checking account is \$50.00
- You are not eligible for this offer if:
 - You are a current primary owner of a bank consumer or business checking account. The primary account owner is the owner whose Taxpayer Identification Number, such as a Social Security Number, is assigned to the account and has tax responsibility.
 - You have received a bonus for opening a business or consumer checking account within the past 12 months.
 - You are a bank employee.

Bonus Requirements:

To receive the \$200 bonus Consumer checking \$250 bonus business checking, you must:

1. Open a new consumer or business checking account by December 31, 2025. All account applications are subject to approval.
2. Within the first 4 statement cycles (the "qualification period"), you must set up a direct deposit into your new checking account. Enroll in online banking and estatements. ***(To avoid a paper statement fee)***

Bonus Payment:

- Once the 4-statement cycle qualification period has elapsed, we will determine if you have met the offer requirements and will deposit any bonus earned into your new checking account within 30 days.
- The new checking account must remain open throughout the qualification period and at the time we attempt to deposit any earned bonus payment. Please note that an account with a zero balance may be closed by us without prior notice, as further described in the Deposit Account Agreement.
- You are responsible for any federal, state, or local taxes due on the bonus. We will report the bonus as income to the tax authorities as required by applicable law. If you are subject to backup withholding at the time of payment, we will withhold the required amount and remit to the tax authorities in accordance with applicable law. Consult your tax advisor.

Additional Terms and Conditions:

- Offer expires December 31, 2025. However, offer may be discontinued or changed at any time prior to the expiration date without notice.
- Offer cannot be:
 - Paid to non-resident aliens and foreign entities signing any version of IRS Form W-8.

- You may only use the bonus on 1 consumer or business account. Offer cannot be combined. (limit one bonus per account offer)
 - Reproduced, purchased, sold, transferred, or traded.
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- The actions required to earn this bonus are separate and distinct from the options available to you to avoid any applicable monthly service fee for the checking account you opened.
 - Minimum balance to open a checking account is \$50.00