

How to qualify for this offer

Eligibility Requirements:

- This offer is for new checking customers only. Only the primary owner of the new checking account is eligible for this offer using the 'promo code.'
- You must use the 'promo code' at account opening when you apply for a new checking account.
- Minimum balance to open a checking account is \$50.

You are not eligible for this offer if:

- You are an existing primary owner of a bank consumer or business checking account here. 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 with us in the past 12 months.

Bonus Requirements:

To receive the \$100 bonus on a checking account, you must:

- Open a new consumer or business checking account by September 1, 2026. All account applications are subject to approval.
- Within the first 3 statement cycles, (the 'qualification period'), you must:
 - Set-up and receive a direct deposit or ACH into your new account.
 - Enroll and use digital banking
 - Enroll in Estatements
 - The account must remain open, with a positive balance until the bonus is deposited.

Bonus Payment

- Once the '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 calendar days.

STATEMENT CYCLE is when the account's monthly statement is generated. This date could vary slightly based on weekends and holidays.

DIRECT DEPOSIT can include payroll, Social Security, or other income electronically deposited in your eligible account. ACH returned items, transfers and deposits made through an ATM or mobile check deposits do not qualify.

ACH PAYMENTS can be one-time or recurring payments electronically withdrawn directly from your eligible account that post during the statement cycle. ACH return items, F1RSTNB to F1RSTNB transfers and ATM withdrawals from your account do not qualify.

Pending transactions that have not been posted during the 'qualification period' will not apply.

Additional Terms and Conditions:

Please note that an account with a zero or overdrawn balance may be 'closed' by us without prior notice, as further described in the Deposit Account Agreement.

Offer expires **September 1, 2026**. However, the offer may be discontinued or changed at any time prior to the expiration date without notice.

The 'promo code' may only be used on 1 consumer or business account. Limit 1 bonus per account offer. Limit 1 account bonus in a 12- month period.

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.

Offer cannot be:

- Paid to non-resident aliens and foreign entities signing any version of IRS Form W-8.
- Combined, reproduced, purchased, sold, transferred or traded.