

CIT Bank Logo CIT Bank Member FDIC Logo CIT Bank is a member of FDIC

Open an account

Make your  
**RAINY-DAY FUND**  
 more than just

**A DROP IN THE BUCKET.**



Returns over  
**17<sup>X</sup>**  
 the National Average APY\*

## Pour on the returns with a High Yield Savings Account

enjoy a rate of  
**1.05% APY<sup>1</sup>** PLUS  
 cash bonus up to<sup>3</sup>  
**\$200**



- No fees to open or maintain account
- Daily compounding interest
- FDIC insured\*

Open a High Yield Savings account by January 31, 2017,  
 and get a 1.05% APY<sup>1</sup> and up to \$200 Cash Bonus<sup>3</sup>.

Open an account

Current customers click here to sign into online banking to open an account

### High Yield Savings Account Features

- Competitive rates
- Low opening deposit of \$100
- No account opening or maintenance fees
- Daily compounding of interest to maximize earning potential

### Bonus Terms and Conditions

- Requires a minimum initial deposit of \$25,000 not already on deposit or held at CIT Bank or OneWest Bank
- Account must be opened and funded by January 31, 2017
- Maintain minimum \$25,000 average monthly balance for 3 monthly statement cycles

\*National average annual percentage yield (APY) as published in the FDIC Weekly National Rates and Rate Caps, accurate as of January 3, 2017

<sup>1</sup>APY - Annual percentage yield is accurate as of January 11, 2017. CIT Bank High Yield Savings Rates are variable and may change without notice following account opening. Minimum opening deposit of \$100.

<sup>3</sup>Limited time Bonus offer valid on High Yield Savings accounts opened and funded on or before January 31, 2017, provided that the following requirements are met:

- The account is opened with a minimum initial deposit of \$25,000 not already on deposit with or held at CIT Bank, N.A. or its OneWest Bank division.
- An average monthly balance of at least \$25,000 is maintained in the account through the first three full statement cycles. How we calculate the average monthly balance for each statement cycle: at the end of each day, the High Yield Savings account balance is recorded. When the statement cycle ends these end-of-day balances are added together and then divided by the number of days in the statement cycle to determine the average monthly balance.

The lowest average monthly balance from among the first three monthly statement cycles will determine the bonus amount, based on the schedule below.

Lowest Average Monthly Balance	Bonus
\$25,000 - \$49,999	\$95
\$50,000 - \$99,999	\$125
\$100,000 or more	\$200

If the opening deposit is less than \$25,000, if the account is closed prior to the end of the third statement cycle or if the average monthly balance from any of the first three statement cycles is less than \$25,000, the account will be deemed ineligible for a bonus payment.

Any Bonus for which the customer qualifies will be deposited to the account within 30 days of the end of the third monthly statement cycle.

Bonus payments are reported as interest earned on IRS form 1099-INT for the calendar year in which it was paid. Recipient is responsible for any applicable taxes.

Offer may be changed or withdrawn without notice

\*CIT Bank, N.A. and OneWest Bank, a division of CIT Bank, N.A. are the same FDIC-insured institution. Deposits held under each name are not separately insured, but are combined to determine whether a depositor has exceeded the \$250,000 federal deposit insurance limit, per depositor for each account ownership category. For purposes of calculating aggregate deposits held in CIT Bank, N.A., you should include deposits held in OneWest Bank, a division of CIT Bank, N.A. Deposit.

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