



A special offer from MemoryBank and TaxAct®

TaxAct®



A special offer for TaxAct customers from MemoryBank

Open a MemoryBank EarnMore^ high interest checking account and earn \$100⁵ in bonus cash!

Customer must have at least 3 ACH deposits of at least \$200 by the end of the third statement cycle to earn the \$100 bonus.

Apply Now (<https://es.loanspq.com/partners/default.aspx?TA=TA2018>)

Use Promo Code **TA2018** when applying

Have Questions?

Let us help!

Disclaimer: We reserve the right to accept or deny your account application at our discretion. If you do not qualify for this account, we may offer you an alternative banking product for your consideration.

TaxAct promotional offer good for MemoryBank EarnMore^ account only.

Live Chat

EarnMore^ Checking Account

Earn 1.60% Annual Percentage Yield[†] (over 30X the national average[†]) on balances up to \$250,000, if you meet these simple requirements each monthly statement cycle¹:

Receive at least 1 electronic deposit such as payroll, transfers from other financial institutions, or even Popmoney^{®2}.

Use your debit card for at least 5 in-person or online purchases³ that post and settle during the statement cycle.

Enroll in online statements.

Other EarnMore^ Mobile Banking Benefits:

No minimum balance

No monthly fees

Send money to friends and family with Popmoney

Access to over 85,000 surcharge-free ATMs** with your MemoryBank MasterCard® debit card

24/7 online banking with no monthly maintenance fees⁴

MemoryAlert balance and activity notifications, configured when and how you want them

Live customer support through online chat, phone and email

Apply Now (<https://es.loanspq.com/partners/default.aspx?CMD=ELIGIBILITY>)

Use Promo Code TA2018 when applying

¹ New monthly statement cycles begin on the 15th of each month.

² Electronic deposit is defined as an ACH credit transaction.

³ Does not include transactions conducted through an ATM.

⁴ Full description of fees that may apply to this account can be found in the [disclosures](#).

⁵ Offer expires 12/31/2018. Limit one TaxAct promo per customer. Offer valid upon opening an EarnMore Checking Account. \$100 cash bonus earned for receipt of a minimum of 3 ACH credits of at least \$200 each into the new EarnMore Checking Account. Qualifying ACH credits must occur between the day the EarnMore Checking Account is opened and by the end of the third statement cycle. Cash bonus will be deposited into the EarnMore Checking Account on the first business day of the statement cycle following the statement on which the qualifying activity appeared and is reportable as interest on a 1099-INT. Not valid with any other offer. Offer valid with promo codes only. Offer subject to change. Some restrictions apply. Valid identification required. \$50 minimum opening deposit.

The TaxAct® name and logo are registered trademarks of TaxAct, Inc. and are used here with TaxAct's permission. The \$100 in Bonus Cash described above is intended for users of the TaxAct tax preparation software who meet MemoryBank's eligibility requirements and other terms, and is offered and administered by MemoryBank. TaxAct works diligently to partner with companies that make sense for our TaxAct customers. TaxAct is paid by MemoryBank to provide certain offers to you. TaxAct is not responsible for the content, promotions, products, or services offered by MemoryBank.

About MemoryBank

MemoryBank is designed to allow you to do more. As an all-digital bank, we're with you wherever you are: on your phone, tablet or desktop. We're also a Member of the FDIC and have the highest possible A+ rating from the Better Business Bureau, so you can count on us to be trusted and secure. MemoryBank wants you to do more with life.

EARNMORE DISCLOSURES

Note: Click on the title of the disclosure to expand it.

+ EARNMORE TRUTH IN SAVINGS DISCLOSURE

+ MEMORYBANK OVERDRAFT HONOR QUESTIONS & ANSWERS, RULES & RESTRICTIONS

+ MEMORYBANK WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS

+ MEMORYBANK ACCOUNT RULES

+ MEMORYBANK FUNDS AVAILABILITY POLICY

+ MEMORYBANK DEBIT CARD CARDHOLDERS AGREEMENT & ELECTRONIC FUNDS TRANSFER DISCLOSURE STATEMENT AGREEMENT

+ MEMORYBANK ACCOUNT FEE SCHEDULE**+ MEMORYBANK CONSUMER PRIVACY POLICY**

MemoryBank is a division of Republic Bank & Trust Company

MEMBER
FDIC (<http://www.fdic.gov>)



([http://www.bbb.org/louisville/business-reviews/banks/memory-bank-in-louisville-ky-](http://www.bbb.org/louisville/business-reviews/banks/memory-bank-in-louisville-ky-159151018)

159151018)



(<http://www.hud.gov>)

If you are using a screen reader and are having problems using this website, please call 877-757-3400 for assistance.

*As of 2/1/2018 the interest rate earned on deposits in your EarnMore account is over 30 times higher than the national interest rate for checking accounts defined as a simple average of rates paid by all insured U.S. depository institutions and branches for which data is available as reported by the FDIC on 2/1/2018, if you meet minimum activity requirements (/home/products/earnmore_account).

^The interest rate earned on deposits in your EarnMore account will remain higher than the national interest rate for checking accounts defined as a simple average of rates paid by all insured U.S. depository institutions and branches for which data is available as reported by the FDIC on 2/1/2018, if you meet minimum activity requirements (/home/products/earnmore_account).

† 1.60% Annual Percentage Yield (APY) as of 2/1/2018 available to EarnMore account customers meeting minimum activity requirements each statement cycle, on balances from \$0.01 – 249,999.99. Minimum \$50.00 to open account. This APY is over 30 times higher than the national interest rate for checking accounts defined as a simple average of rates paid by all insured U.S. depository institutions and branches for which data is available as reported by the FDIC on 2/1/2018. If activity requirements are not met or balances are in excess of \$249,999.99, the APY is .05%. Rates may change at any time. Fees may reduce earnings.

‡ Message and data rates may apply from your wireless carrier. Usage and qualification restrictions apply.

**Number of ATM locations subject to change. Look for the Allpoint, MoneyPass, SUM, or Presto logos at the machine.

^^Based on data compiled by Bankrate available at <http://www.bankrate.com/finance/banking/banks-have-the-most-atms-1.aspx> (<http://www.bankrate.com/finance/banking/banks-have-the-most-atms-1.aspx>) and <http://www.bankrate.com/finance/banking/americas-biggest-banks-1.aspx> (<http://www.bankrate.com/finance/banking/americas-biggest-banks-1.aspx>)

‡‡ Fingerprint ID available for iPhone 5S or higher, and any Android device that has a physical fingerprint scanner and is running the Android 6.0 Marshmallow operating system.

†† Samsung Pay is available on the following devices. Samsung Galaxy S6, S6 Edge, S6 Edge +, S6 Active, Galaxy S7, Galaxy S7 Edge, Galaxy S7 Active and Galaxy Note5.

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