

# Bank where you borrow



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## Experience the ease, security and benefits of banking where you borrow.

Fremont Bank is a full-service community bank founded in building lifelong relationships with our clients. Our products and services reflect this commitment to giving our clients a superior banking experience. We've created Cornerstone for clients who bank where they borrow.

### Become a Cornerstone Client.

The foundation of a banking relationship is often a home loan and a checking account. When you establish a Fremont Bank personal checking account with an Automatic Loan Payment to your Fremont Bank first mortgage, you are eligible to become an Exclusive Cornerstone Client. As a Cornerstone Client, you'll be offered premium benefits, member only promotions and future product upgrades.

### Earning rewards is easy! Here's how to earn \$250\* Bonus Rewards during the first year:

<b>Membership Rewards</b>	<b>\$100*</b>	Open a new checking account and receive \$100 account bonus for joining with automatic loan payments. <sup>1</sup>
<b>Transaction Rewards</b>	<b>\$50*</b>	\$1 for each qualifying debit card transaction within the first 45 days of account opening - up to \$50! <sup>2</sup>
<b>Quarterly Rewards</b>	<b>\$100*</b>	\$25 each quarter you use your debit card for 75 qualifying transactions. Year after year! <sup>3</sup>

### Plus, you'll enjoy these exclusive benefits:

- Mortgage** > Reduction in Home Equity Line of Credit rate<sup>4</sup>
- Debit Card** > Cornerstone Debit Card with increased limits<sup>5</sup>

Fremont Bank reserves the right to change the Cornerstone rules, benefits, and offers at any time without notice, including the right to (a) modify or cancel the program or (b) change program benefits or (c) change expiration date of benefits, limit benefits, or otherwise restrict benefits or offers.

Cornerstone clients must maintain a Fremont Bank personal checking account and a Fremont Bank first mortgage with automatic loan payment from their Fremont Bank personal checking account. If at any point in time, the Cornerstone client (i) closes their personal checking account or the account is closed for any reason by anyone or (ii) no longer has their first mortgage with Fremont Bank or (iii) their automatic loan payment is cancelled by the client or the Bank for any reason, they will no longer be considered a Cornerstone client or be eligible for the program benefits. All Cornerstone benefits are subject to change at any time without notice.

<sup>1</sup> To receive the Automatic Loan Payment (ALP) \$100 account bonus\*: (1) Open a new Fremont Bank personal checking account (2) set up ALP from your new personal checking account to your Fremont Bank first mortgage within 30 days from checking account opening. To be eligible for this limited time offer, you must not currently have a personal checking account with Fremont Bank. You are not eligible for this offer if you were a signer on or owner of a Fremont Bank personal checking account within the last 6 months. Account bonus will be credited automatically to your Fremont Bank personal checking account within 90 days of meeting all of the qualifications and will appear on your account statement. An early closure fee of \$100 will apply if you receive this credit and the account is closed within 180 days of account opening date.

2 \$50 Initial Debit Card Account Bonus\*\*. Receive \$1 for each qualifying debit card transaction\*\*\* greater than \$5 made with your personal Fremont Bank Debit Card within 45 days of account opening; maximum \$50 account bonus. Account bonus will be credited\* automatically to your Fremont Bank personal checking account within 120 days of account opening. To be eligible for this offer you must not currently have a personal checking account with Fremont Bank. You are not eligible for this offer if you were a signer on or owner of a Fremont bank personal checking account within the last 6 months.

3 \$25 Quarterly Debit Card Account Bonus\*\*. Receive a \$25 cash bonus during each quarter when you have at least 75 qualifying Fremont Bank Debit Card transactions\*\*\*. Quarters are defined as (1) Jan 1-Mar 31, (2) April 1-June 30, (3) July 1-Sept 30, (4) Oct 1-Dec31. Transactions for all debit cards linked to the checking account will count towards the 75. Account bonus will be credited\* automatically to your Fremont Bank personal checking account within 45 days of respective quarter end.

4 Home Equity Line of Credit ALP Rate Discount. Interest rate reductions available for maintaining automatic payments. Establish ALP from your Fremont Bank personal checking account to your Fremont Bank HELOC and get a 0.50% rate discount. You must continue automated payments to keep this rate reduction. Cannot be combined with any other rate discount offer. Discount may be limited by floor rate.

5 Cornerstone Debit Card. Receive a Cornerstone Debit Card with higher daily ATM withdrawal and point-of-sale (POS) transaction limits. Freedom Checking account: \$1,000 ATM withdrawal and \$3,000 POS transactions. Loyalty and Premier Checking account: \$1,500 ATM withdrawal and \$5,500 POS transactions.

\*Account bonuses will be reported as interest and Fremont Bank may issue an Internal Revenue Service Form 1099 (or other appropriate form) to you that reflect the value of the account credit. \*\*Earn Account Bonus on qualified debit card transactions using your Fremont Bank debit card, requires a Fremont Bank personal checking account. Account Bonuses are typically credited to the account\* and will appear on your account statement. \*\*\*A qualifying debit card transaction is defined as a POS purchase transaction using your PIN (Personal Identification Number), purchases you sign for, internet, phone and mail order purchases, small dollar purchases that do not require a signature or PIN greater than \$5, and bill payments where payee processes the transaction as a credit transaction. Transactions that do not qualify include ATM transactions, cash transactions and non-U.S., purchases. Debit card must be linked to the same checking account that has the automatic loan payment to your Fremont Bank first mortgage.



## Mobile Banking

On the go? Bank on your schedule

**Go Mobile** (</personal/bank/mobile-banking>)

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