

\$50<sup>2</sup> on us when you open a Rewards Checking<sup>3</sup> account!

## Rewards Checking - get the details!

First name
Last name
Email address
Phone number

Get your answers now!



## Still need more info? Bank of Internet Customer Sales 1-855-263-4333 (tel:1-855-263-4333)

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Bank products and services are offered by Bofl Federal Bank. All deposit accounts through Bofl Federal Bank brands are FDIC insured through Bofl Federal Bank. All deposit accounts of the same ownership and/or vesting held at Bofl Federal Bank are combined and insured under the same <u>FDIC Certificate 35546 (https://www.fdic.gov/edie/index.html)</u>. All deposit accounts through Bofl Federal Bank brands are not separately insured by FDIC from other deposit accounts held with the same ownership and/or vesting at Bofl Federal Bank. For more information click here (https://www.bofifederalbank.com/about-us/fdic-notice).

<sup>1</sup> The Annual Percentage Yield (APY) is accurate as of 6/1/2016. The interest rate and corresponding APY for Rewards Checking and is variable and set at our discretion. Interest rates may change as often as daily without prior notice. Fees may reduce earnings.

<sup>2</sup> \$50 Bonus credit offer valid through 7/31/2016. Terms and conditions subject to change without notice. Must be new funds to receive \$50 bonus credit. An average daily balance of \$1000 must be maintained in the account for 90 days to receive the \$50 bonus credit and will be deposited after 90 days. Account must remain open for 180 days or an early closure fee of \$50 may apply. NOTE: "New Funds" is defined as funds that did not originate from another Bofl Federal Bank Brand. For a complete list of brands click <a href="here">here</a> (https://www.bofifederalbank.com/about-us/our-brands).

<sup>3</sup> Rewards Checking Account allows you to control your interest rate reward based on the products/services used during the month. This is a tiered, interest earning variable rate account. All daily collected balances up to and including \$150,000 will earn interest based on the combined rate rewards. All daily collected balances greater than \$150,000 will not earn interest. Your interest rate can be as high as 1.25% based on the following combined rate rewards: direct deposits (not including intra-bank transfers from another account) totaling \$1,000 or more each month will earn .4166%; at least ten (10) point-of-sale transactions per month using your Rewards Checking VISA Debit Card for normal everyday purchases with a minimum of \$3 per transaction will earn .4166%; and fifteen (15) or more point-of-sale transactions per month using your Rewards Checking VISA Debit Card for normal everyday purchases with a minimum of \$3 per transaction will earn .4166%. Qualifying transactions must post and clear the account during the monthly qualification cycle. Transactions may take one or more business days from the transaction date to post to the account. At the time of your statement cycle date we will determine the combined products and services used since the previous cycle date to determine the aggregate interest rate to apply to your current statement cycle. We will use the daily balance method to calculate the interest on your account. Please see our Schedule of Interest Rates on our Website for the current interest rates and annual percentage yield.

<sup>&</sup>lt;sup>4</sup> Go to any ATM and we'll automatically refund fees charged by other banks (excludes international ATM transactions).

<sup>&</sup>lt;sup>5</sup> Rating of 4.5 Stars for Android App on Google Play.



