

Student's 1st Checking Promotion!

Receive up to a \$250 bonus when you open your Student's 1st Checking and Statement Savings Account at your local [branch](#)! Offer valid through September 30, 2016. See below for details:

Student's 1st Checking

A checking account designed for students age 16-23*.

- Minimum opening balance \$25
- No monthly service fee**
- Visa Debit Card
- Free [Online Banking](#)
- Free [Online Bill Pay](#)***
- Free [Mobile Banking and Mobile Deposit](#)****
- Free email alerts
- Unlimited check writing
- First order of checks Free*****
- E-Statements*****
- ATM transactions Free at 1st Constitution Bank ATM's*****
- Free rewards program when you sign up for [U-Choose](#) Rewards
- [Popmoney](#)[®] - must be 18 or older to enroll in Popmoney. Fees may apply.

*Students under 18 years of age must open account with a parent/guardian. Students must present proof of enrollment in school/college such as school ID, transcript or acceptance letter upon account opening. **At age 24 Student account requires a minimum daily balance of \$100 to avoid monthly service charge of \$15. ***Must be 18 years or older to use bill pay. ****Mobile banking/ deposit is available through online banking. *****First free order of checks consists of generic 50 Wallet Checks valued at \$15. *****E-statements are not optional; they are provided through the mandatory online banking enrollment. *****1st Constitution Bank does not charge a fee when using a non-1st Constitution ATM, fees from other banks may apply. Account must remain open for 6 months to avoid early closing fee of \$25. The \$50 bonus will be credited to the Student's 1st checking account upon verification of mobile banking enrollment and will be considered income and an IRS 1099-INT will be generated.

Statement Savings

Start saving today, it's that simple! Begin building your savings with our Statement Savings Account.

- .20% annual percentage rate & annual percentage yield*
- Minimum \$200 opening deposit
- Must maintain a daily balance of \$200**
- Free Online Banking available
- Free Mobile Banking available
- E-Statements provided through enrollment of online banking***

To receive the \$200 bonus, both a Student's 1st Checking and Statement Savings must be maintained. The \$200 bonus will be credited to the Statement Savings account within 60 days of account opening and will be considered income and an IRS 1099-INT form will be generated. *Annual percentage rate /yield may change at any time. ** A \$5 monthly fee will be charged if account balance falls below \$200 requirement. *** E-statements are not optional; they are provided through the mandatory online banking enrollment. Withdrawals limited to six per month. In person withdrawals are unlimited, Statement Savings Account must remain open for 6 months to avoid early closing penalty of \$25.