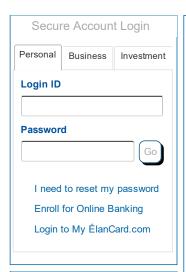


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Limited Time \$100 Promotional Offer

Earn \$100 when you open an Exchange Bank checking account with a minimum opening deposit of \$100 or more before September 15, 2016 and complete qualifying activities ¹. Here is how it works:

- 1. Select the right Exchange Bank checking account 1. Choose from:
 - a. Go Green! Checking
 - b. Choice Checking
 - c. Essential Checking
 - d. Signature Checking
- 2. Open your Exchange Bank checking account with a minimum deposit of \$100.
- 3. Within 60 days of account opening:
 - a. Have a direct deposit of \$250 or more made to this account² and
 - b. Make 10 or more POS debit card transactions from this account

GET STARTED

- 1. Print our Direct Deposit form.
- 2. Complete the form with an Exchange Bank Personal Banker near you.

	Go Green! Checking	Choice Checking	Signature Checking	Essential Checking (customers age 62 or more or active military personnel)
Monthly Maintenance Fee	\$6.00 (reduced to \$4.00 when you receive electronic statements and notices)	\$10.00 (reduced to \$5.00 when you make 20 or more POS debit card purchases during statement cycle)	\$20.00	\$5.00
No Monthly Maintenance Fee	When you have direct deposit(s) of \$250 or more and make 10 or more POS debit card purchases	Maintain an average daily balance of \$1,000 or more in your checking or Average daily balance of \$5,000 or more in combined deposit accounts Or Have monthly direct deposits of \$750 or more	Maintain an average daily balance of \$5,000 or more in your checking or Average daily balance of \$10,000 in combined deposit accounts Or Average daily balance of \$20,000 or more in combine deposit and outstanding balance on personal loan(s)	Maintain an average daily balance of \$750 or more in your checking Or Have monthly direct deposit(s) of \$400 or more made to your account

The terms, conditions and fees for accounts, product and services are subject to change. Accounts are subject to approval, terms and fees.

- 1) Service Fee: Please see current Personal Deposit Fee Schedule.
- 2) Direct Deposit Requirement: Your direct deposit needs to be an electronic deposit of your paycheck, pension or government benefits

(such as Social Security) from your employer or government.

*Qualifying Activities: This offer is valid from August 1, 2016 through September 15, 2016 and is not available to existing Exchange Bank personal checking customers, customers whose accounts have been closed within the past 90 days, or Exchange Bank employees. To receive the \$100 checking bonus: 1) Open a new Go Green! Checking, Choice Checking, Essential Checking or Signature Checking account with a minimum deposit of \$100 by September 15, 2016 and 2) Within 60 days of account opening have your direct deposit of \$250 or more made to this account and make 10 or more POS debit card transactions from this account. Your direct deposit needs to be an electronic deposit of your paycheck, pension or government benefits (such as Social Security) from your employer or the government. The bonus will be credited to qualifying new checking accounts no later than 11/30/2016. Bonuses are considered interest and will be reported on IRS Form 1099-INT. The new checking account must be open and in good standing at the time the cash bonus is credited to the checking account. Accounts are subject to approval, terms and fees. See any branch banker for additional account details or go to exchangebank.com.

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