



100 years ago our bank had only one location and a commitment to grow the business **one customer at a time**. Today we're a full service financial institution with locations in lots of different towns, but we still have the same values.

## **Find Your Local Branch**

\*This offer is available to new checking account households opened in person at Integrity Bank – a division of S&T Bank at the following branch locations in central Pennsylvania: Allentown Boulevard, Camp Hill, Centerville Road, Colonial Road, Fruitville Pike, New Cumberland, Oregon Pike or York, and limited to one per household. Offer applies to new consumer checking accounts (Checking & Simple, Checking & More, Checking & More with Interest and Checking & Four Stars only). Offer cannot be combined with any other checking offer and is subject to change or termination without notice.

To qualify for the offer, the new checking account must be opened with a minimum opening balance of \$50 between 2/1/2017 and 4/28/2017 and the following conditions must be met by June 30, 2017: (a) qualifying Direct Deposit(s) must be received and (b) at least 10 Integrity Bank – a division of S&T Bank Visa Debit card purchases (posted and cleared) must be made. Your checking account must remain open and in good standing (balance greater than \$5) in order to receive the incentive, which will be credited to the eligible account 7/15/2017. Once all conditions have been met the credit will be identified as "\$200" on your monthly statement.

A qualifying Direct Deposit is defined as a recurring Direct Deposit of a paycheck, pension, Social Security or other regular monthly income electronically deposited by an employer or an outside agency into the specific account you opened between 2/1-4/28/2017. The total amount of all qualifying Direct Deposits credited to your checking account must be at least \$500. Credit card cash advance transfers, transfers from one account to another or deposits made at a branch or ATM do not qualify as Qualifying Direct Deposits.

A qualifying debit card purchase is defined as any debit card purchase made at point of sale using your signature or PIN, or a purchase made electronically or online using your debit card number, including recurring payments.

New account will not be eligible for offer if any signer has signing authority on an existing S&T Bank consumer checking account or has closed an account within the past 12 months, or has been paid a promotional premium in the past 12 months. If multiple accounts are opened with the same signers, only one account will be eligible for the premium. For this offer, signing authority will be defined by the customer name(s) and social security number(s) registered on the account. Offer may be extended, modified or discontinued at any time and may vary by market. The value of the reward may be reported on Internal Revenue Service (IRS) Form 1099, and may be considered taxable income to you. Please consult your tax advisor regarding your specific situation.

Checking & More with Interest account rate is accurate as of 2/1/2017. Annual Percentage Yield (APY) for this interest bearing account is 0.15% APY. Rates and APYs may vary and may change after account opening. Fees could reduce earnings. To determine if these rates have changed, call 800.325.2265. Rates on variable rate accounts may change after account opening. Refer to S&T's Deposit Account & Agreement Disclosures for other important terms and conditions.

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