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For new checking account customers who open an **Easy Checking** account **online** and set up a direct deposit.

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- Plus access to **Local Experts** who are interested in your success

***Bonus/Account Information:** Checking offer is not valid for any existing FNB Checking customers. Offer valid only for those applicable accounts opened online at www.fnbutah.com. All other accounts opened in a branch or otherwise do not qualify. **To receive the \$200 checking bonus:** 1) Open a new Easy Checking account online; 2) **Deposit \$50 minimum at account opening;** AND 3) Have a recurring direct deposit made to this account within 60 days of account opening. Qualified direct deposits include payroll checks, pension, Social Security or other regular monthly income. Transfers from one account to another account or deposits made in branch do not qualify as a direct deposit. **The bonus will be deposited into the account within 90 days of account opening and after all qualifications have been met. There is no minimum balance required to obtain the bonus.** Bonuses will be included on a year-end 1099 interest form. One offer per household. Offer not valid for any First National Bank employee. Offer subject to cancellation without any notice.

Account Closing: For accounts closed within 180 days of opening, the amount of the bonus paid will be deducted from the account balance unless the accounts are closed prior to