



WATCH YOUR MONEY GROW

HIGH YIELD
MONEY MARKET

1.20% APY¹

on balances \$50,000² or more



[HIGH YIELD MONEY MARKET DETAILS](#)



GREEN CHECKING
with Direct Deposit⁴

EARN \$300³

APPLY
NOW

GREEN CHECKING DETAILS

Click or Call
877-426-2498

and ask how we can
help your money grow!
HIGH YIELD MONEY MARKET

¹Annual Percentage Yield (APY) accurate as of 04/04/2017. Accounts are subject to approval, and applicable terms and conditions. Fees may reduce earnings. ²\$50,000 minimum required to receive 1.20% APY. If balance falls below \$50,000, APY is 0.35%. Rate is variable and may change at any time. Minimum \$50,000 to open. Must be new money not currently held in accounts at First Bank and Trust. Geographic and residency limitations apply. Limited time promotion is subject to termination at any time and without notice.

GREEN CHECKING

³To receive \$300 Bonus, Primary Signer must be a new checking account customer to First Bank and Trust, and 1) Must open a new Green Checking Account with a minimum opening deposit of \$100.00 with new money not currently on deposit at First Bank and Trust; 2) Maintain a minimum daily balance of \$1,500 balance to earn interest; and, 3) within 60 days, establish Direct Deposit⁴ of at least \$500 per statement cycle from an electronic (ACH) paycheck, pension, or government benefit (like Social Security) from an employer or the government. Direct Deposits do not include deposits made by an individual such as via online banking or by a payment provider such as PayPal. The \$300 Bonus shall be paid through a credit to your account within 90 days if the Direct Deposit has been established and deposits have been made and verified. If your checking account is closed within the

first six months, a \$25 service charge plus the \$300 bonus will be deducted at account closing. FBT customers who have previously closed their checking account with a negative balance or closed their checking account within the last 90 days are not eligible. This account has no monthly service fee if a daily balance of \$1,500 is maintained; otherwise, a service charge of \$12.00 is applied per monthly statement cycle. E-Statements are required. Trust, fiduciary, and business accounts are not eligible for this promotion. Accounts are subject to approval- including credit approval. Geographic and residency limitations apply. Only one cash bonus per household. Limited time promotion is subject to termination at any time and without notice.

Annual Percentage Yield (APY) for Bonus Interest-Bearing Account	
If your daily balance is \$0.00 to \$1,499.99	0.00% APY
If your daily balance is \$1,500.00 to \$4,999.99	0.05% APY
If you daily balance is \$5,000.00 to \$24,999.99	0.10% APY
If your daily balance is \$25,000.00 to \$49,999.99	0.15% APY
If your daily balance is equal to or above \$50,000.00	0.25% APY



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