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Howard@Work Program

HOWARD@WORK

Because life's too busy to run to the bank. So we're bringing the bank to you.

The Howard@Work program from Howard Bank is designed for busy professionals like you. Get access to an experienced team of professional bankers who will come to you at your convenience. The Howard@Work program gives you an edge on taking control of your finances. You'll have a team of experienced bankers to help move from your existing bank account. This includes help with online bill pay set up and direct deposit. Changing banks should be easy and with our team of professionals, it is! Especially with our Howard Bank Easy Switch Kit. (http://www.howardbank.com/easy-switch-kit/)

When you become a Howard@Work customer, you'll enjoy Howard Bank benefits including:

• Signing bonus when enrolled in Howard@Work checking account*

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- A credit of \$450 towards a mortgage sett
- Free mobile and online banking
- Free personal checks ‡
- A free interest-bearing Health Savings Account with no minimum balance and no monthly fee
- An introductory rate of 0.70% Annual Percentage Yield (APY) for 6 months on new Money Market Accounts ‡‡
- Premium rate on Certificate of Deposit Accounts±
- Discount on consumer loans†
- Free 3×5 safe deposit box
- Free cashier checks

* A signing bonus of \$50 will be paid on Super@Work accounts once the account has been opened for at least 90 days and the account has received a minimum monthly qualified direct deposit of \$500. A signing bonus of \$150 will be paid on Relationship@Work checking accounts once the account has been opened for at least 90 days and the account has received a minimum monthly qualified direct deposit of \$5,000.

** Worldwide ATM convenience with no Howard Bank fees for using another bank's ATM displaying the Star or Cirrus logos. Unlimited rebates of other bank's ATM surcharges for Relationship@Work checking accounts and up to 3 rebates of other bank's ATM surcharges for Super@Work checking accounts. *** Mortgage credit of \$450 will be applied towards the mortgage loan settlement costs at settlement. ‡ Free personal checks- basic style for Relationship@Work. First check order free for Super@Work. Delivery charges apply on all check orders. ‡‡ Must be a new money market account whereby the money deposited into the account is new money to Howard Bank. Excludes internal transfers. ‡ Receive an additional 0.1% Annual Percentage Yield (APY) on all posted CD rates. † Receive a 0.5% discount off from posted consumer loan rates.

For more information on our Howard@Work Program complete the form below:

First Name *	
Last Name *	
Email *	
Company Name *	
Company Website Address	
Phone	