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## Kick Start Your New Account Today!

You may earn a \$100 reward if you open a new demand deposit account. You will only be considered for one reward amount.

To qualify for the reward, the new checking account must be opened between 01/01/18 and 03/31/18 and the following conditions must be met within the first 60 days: (a) qualifying Direct Deposit(s) must be received; (b) enroll in State Bank of Bement eTouch24 online banking and (c) a total of 20 qualifying purchases must be made using the following: State Bank of Bement Visa® Debit card associated with the newly opened account or State Bank of Bement eTouch 24 online bill payment transactions. Your checking account must remain open and in good standing (no overdrafts or returned items) in order for you to receive the reward, which will be credited to the eligible account within 60 days after all conditions have been met and will be identified as “Kick Start Promo Reward” on your monthly statement.

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.

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 your State Bank of Bement checking account. The total amount of all qualifying Direct Deposits credited to your checking account must be at least \$1,000. 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.

New account will not be eligible for the offer if any signer has signing authority on an existing State Bank of Bement consumer checking account, or has closed a checking account within the past 90 days. 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.