



A special offer from MemoryBank and TaxAct®

TaxAct®



A special offer for TaxAct customers from MemoryBank

Open a MemoryBank EarnMore[^] high interest checking account and earn \$100⁵ in bonus cash!

Customer must have at least 3 ACH deposits of at least \$200 by the end of the third statement cycle to earn the \$100 bonus.

Apply Now (<https://es.loanspq.com/partners/default.aspx?C>)

Use Promo Code TA2018 when applying

Disclaimer: We reserve the right to accept or deny your account application at our discretion. If you do not qualify for this account, we may offer you an alternative banking product for your consideration.

TaxAct promotional offer good for MemoryBank EarnMore[^] account only.

EarnMore[^] Checking Account

Earn 1.60% Annual Percentage Yield ⁺ on balances up to \$250,000.

Other EarnMore[^] Mobile Banking Benefits:

No minimum balance

No monthly fees

Send money to friends and family with Popmoney

Access to over 85,000 surcharge-free ATMs^{**} with your MemoryBank MasterCard[®] debit card

24/7 online banking with no monthly maintenance fees⁴

MemoryAlert balance and activity notifications, configured when and how you want them

Live customer support through online chat, phone and email

Apply Now (<https://es.loanspq.com/partners/default.aspx?C>)

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¹ New monthly statement cycles begin on the 15th of each month.

² Electronic deposit is defined as an ACH credit transaction.

³ Does not include transactions conducted through an ATM.

⁴ Full description of fees that may apply to this account can be found in the [disclosures](#).

⁵ Offer expires 12/31/2018. Limit one TaxAct promo per customer. Offer valid upon opening an EarnMore Checking Account. \$100 cash bonus earned for receipt of a minimum of 3 ACH credits of at least \$200 each into the new EarnMore Checking Account. Qualifying ACH credits must occur between the day the EarnMore Checking Account is opened and by the end of the third statement cycle. Cash bonus will be deposited into the EarnMore Checking Account on the first business day of the statement cycle following the statement on which the qualifying activity appeared and is reportable as interest on a 1099-INT. Not valid with any other offer. Offer valid with promo codes only. Offer subject to change. Some restrictions apply. Valid identification required. \$50 minimum opening deposit.

The TaxAct® name and logo are registered trademarks of TaxAct, Inc. and are used here with TaxAct's permission. The \$100 in Bonus Cash described above is intended for users of the TaxAct tax preparation software who meet MemoryBank's eligibility requirements and other terms, and is offered and administered by MemoryBank. TaxAct works diligently to partner with companies that make sense for our TaxAct customers. TaxAct is paid by MemoryBank to provide certain offers to you. TaxAct is not responsible for the content, promotions, products, or services offered by MemoryBank.

About MemoryBank

MemoryBank is designed to allow you to do more. As an all-digital bank, we're with you wherever you are: on your phone, tablet or desktop. We're also a Member of the FDIC and have the highest possible A+ rating from the Better Business Bureau, so you can count on us to be trusted and secure. MemoryBank wants you to do more with life.

EARNMORE DISCLOSURES

Note: Click on the title of the disclosure to expand it.

EARNMORE TRUTH IN SAVINGS DISCLOSURE

MEMORYBANK OVERDRAFT HONOR QUESTIONS & ANSWERS, RULES & RESTRICTIONS

MEMORYBANK WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS

MEMORYBANK ACCOUNT RULES

MEMORYBANK FUNDS AVAILABILITY POLICY

MEMORYBANK DEBIT CARD CARDHOLDERS AGREEMENT & ELECTRONIC FUNDS TRANSFER DISCLOSURE STATEMENT AGREEMENT

MEMORYBANK ACCOUNT FEE SCHEDULE

MEMORYBANK CONSUMER PRIVACY POLICY

MemoryBank is a division of Republic Bank & Trust Company



(<http://www.bbb.org/louisville/business-reviews/banks/memory-bank-in-louisville-ky-159151018>)



(<http://www.hud.gov>)

If you are using a screen reader and are having problems using this website, please call 877-757-3400 for assistance.

*As of 5/3/2018 the interest rate earned on deposits in your EarnMore account is over 30 times higher than the national interest rate for checking accounts defined as a simple average of rates paid by all insured U.S. depository institutions and branches for which data is available as reported by the FDIC on 5/3/2018, if you meet minimum activity [requirements \(/home/products/earnmore_account\)](/home/products/earnmore_account).

^The interest rate earned on deposits in your EarnMore account will remain higher than the national interest rate for checking accounts defined as a simple average of rates paid by all insured U.S. depository institutions and branches for which data is available as reported by the FDIC on 5/3/2018, if you meet minimum activity [requirements \(/home/products/earnmore_account\)](/home/products/earnmore_account).

*1.60% Annual Percentage Yield (APY) as of 5/3/2018 paid on EarnMore balances from \$0.01 – 249,999.99. The interest rate on the EarnMore Account will remain higher than the national interest rate for checking accounts, defined as a simple average of rates paid by all insured U.S. depository institutions and branches for which data is

available, as reported by the FDIC on 5/3/2018. As of 5/3/2018 the interest rate earned on deposits from \$0.01 – 249,999.99 in the EarnMore account is over 30 times higher than this simple average. Minimum \$50.00 to open account. Rates may change at any time. Fees may reduce earnings

‡ Message and data rates may apply from your wireless carrier. Usage and qualification restrictions apply.

**Number of ATM locations subject to change. Look for the Allpoint, MoneyPass, SUM, or Presto logos at the machine.

^^Based on data compiled by Bankrate available at <http://www.bankrate.com/finance/banking/banks-have-the-most-atms-1.aspx> (http://www.bankrate.com/finance/banking/banks-have-the-most-atms-1.aspx) and <http://www.bankrate.com/finance/banking/americas-biggest-banks-1.aspx> (http://www.bankrate.com/finance/banking/americas-biggest-banks-1.aspx).

‡‡ Fingerprint ID available for iPhone 5S or higher, and any Android device that has a physical fingerprint scanner and is running the Android 6.0 Marshmallow operating system.

†† Samsung Pay is available on the following devices. Samsung Galaxy S6, S6 Edge, S6 Edge +, S6 Active, Galaxy S7, Galaxy S7 Edge, Galaxy S7 Active and Galaxy Note5.

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