

# It's never too early to teach the importance of savings



## Special Offer

Open a new savings account for kids  
and earn a Bonus of **\$50.00**.

Present this flyer at any CIBC Banking Center to take  
advantage of this great offer.

[cibc.com/US](http://cibc.com/US)



Offer available to account holders age 17 or younger who open a new Savings Account at any location of CIBC will earn a \$50 bonus. The Account requires a parent/guardian to be a co-owner. The minimum balance requirements to open the Account and to avoid imposition of fees are waived for the Account. This is a tiered, variable rate account. As of March 12, 2018, the Annual Percentage Yields (APYs) for this account are \$0-\$9,999 at 0.03% APY; \$10,000-\$24,999 at 0.05% APY; \$25,000-\$49,999 at 0.10% APY; and \$50,000 and greater 0.20% APY. At our discretion, we may change the APY at any time without notice after the account is opened. The bonus will be credited into the qualifying Account within two business day after the Account is opened. The bonus is considered interest on interest bearing accounts and will be reported to the IRS. Any applicable taxes associated with the bonus are the responsibility of the account holder. Consult your tax advisor regarding specific tax considerations for your accounts. Limit one offer per minor regardless of the number of accounts that are opened. Offer subject to change and may be withdrawn without notice. Fees or withdrawals will reduce earnings. Additional terms and conditions apply.

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🏠 EQUAL HOUSING LENDER | MEMBER FDIC