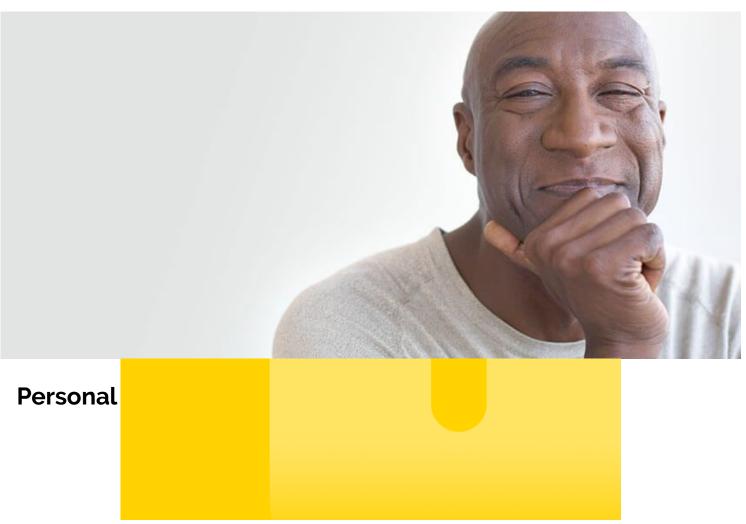


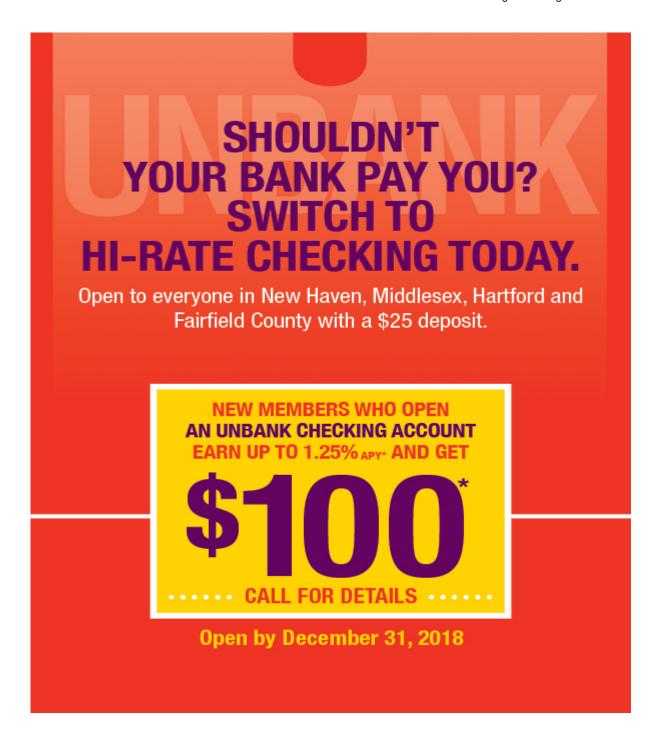
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*APY= Annual Percentage Yield. Offer available to individuals who become a new Connex member and open an Unbank Checking account between September 1 – December 31, 2018. Must meet all Connex membership and checking account requirements. Connex \$25 balance in share savings account required. Individuals who closed their membership within the past 12 months are not eligible. To qualify for the \$100 reward, the member must set up recurring direct deposit of \$350 or more per statement cycle and use their Connex Debit Card to perform a minimum of 3 posted debit card purchases per statement cycle (this does not include transactions at an ATM). Direct deposit must be an electronic deposit of your paycheck, pension or government benefit (such as Social Security) from your employer or the government. Connex members who have not had a Connex checking account within the past 12 months may qualify for a \$50 reward after the above listed qualifications are met. Account must be in good standing at time reward is posted. Reward will be posted within 90 days of qualifications being met. Cannot be combined with other offers. If your checking account is closed within six months after opening, we will deduct the reward amount at closing. You can only receive one new checking account-related bonus per calendar year per member. Bonus is considered interest and will be reported on IRS Form 1099-INT. Offer may be withdrawn at any time. For mobile banking, data charges may apply. Unbank Checking Accounts are eligible to receive 1.25% Annual Percentage Yield (APY). Rate offered as of 11/2018