



Get \$100 Cash Bonus!

Open a First-Lockhart National Bank FREE checking account today and get a \$100 cash bonus!

Open Checking
Account

Get \$100 Cash Bonus***

Here's How It Works

1. Open a new Rewards Checking account at First-Lockhart National Bank.
2. Deposit \$50 or more at account opening.
3. Have your direct deposit of your payroll, pension, or government benefit made to the account within 60 days of opening.

After you have completed all of the above requirements, we'll deposit the bonus in your new account within 10 business days!

You'll love the convenience and ease of your First-Lockhart FREE Checking Account. Check out the benefits of this free account below!

FirstStar Rewards Checking

This free high-interest checking account has no monthly fees -- just a high yield and ATM fee refunds. And even if you don't qualify each monthly qualification cycle, you'll still get a free checking account that pays our base rate of return; and you can get the rewards back the next cycle you qualify!

If you live anywhere in Texas you can take advantage of this account and start earning your high rate of return today!

Summary

- 2.05% APY* on balances up to \$15,000
- 0.50% APY* on the portion of the balance above \$15,000
- 0.05% APY* if qualifications aren't met
- ATM fee refunds nationwide**
- No minimum balance or monthly fees to earn rewards
- Unlimited check writing
- Free [Online Banking](#) with Bill Pay
- Free [e-Statements](#)
- [TeleStar Phone Banking](#)
- Direct deposit available
- [OOPS!™ Overdraft Privilege](#) available
- FDIC insured (up to current limits)
- Minimum \$50 deposit to open

Qualifications

In order to receive the maximum interest rate and ATM fee refunds, simply do the following each monthly qualification cycle:

- Have 10 debit card purchases (not ATM transactions) post and clear the account
- Have at least 1 recurring direct deposit or ACH auto debit post and clear the account
- Enroll and receive free paperless eStatements

**Annual Percentage Yield (APY) accurate as of June 26, 2018. A minimum of \$50 to open account. Rate tiers are as follows: Reward Rates 2.05% APY applies to balances of \$.01 - \$15,000 and 0.50% APY paid on balances over \$15,000 as long as qualifications are met each monthly qualification cycle. Base Rate 0.05% APY will be earned on all balances if qualifications are not met. All balances earn 2.05% APY to 0.50% APY as long as qualifications are met. Rates may change after the account is opened. Fees may re*

earnings. Qualifying transactions must post and clear
business day prior to the first day of the current statement
cycle. Debit card purchase means any PIN or signature based transaction performed at any location other than an ATM. Transactions
may take one or more banking days from the date the transaction was made to post to an account. Intra-bank transfers do not count as
qualifying transactions. Available to personal accounts only. Limit one account per social security number. **ATM fee refunds are
provided only if qualifications are met within qualification cycle.

****Bonus/Account Information:** Rewards Checking offer is not available to existing First Lockhart National Bank checking customers.
Offer is not available to those with fiduciary accounts, or those whose accounts have been closed within 90 days or closed with a
negative balance. **To receive the \$100 checking bonus: 1) Open a new Rewards Checking account at First Lockhart National Bank,**
AND 2) Deposit \$50 or more at account opening, AND 3) Have your direct deposit of your payroll, pension, or government benefit
made to the account within 60 days of opening. After you have completed all of the above requirements, we'll deposit the bonus in your
new account within 10 business days. Additionally, fees may reduce earnings on the account. You can receive only one new checking
account opening related bonus each calendar year and only one bonus per account. Bonuses are considered interest and will be
reported on IRS Form 1099-INT.

Account Closing: If the Rewards Checking account is closed by the customer or First Lockhart National Bank within six months after
opening, we will deduct the bonus amount for that account at closing. Offer expires November 30, 2018.

Call us at 877.398.3416 for details.

Send us a question!