

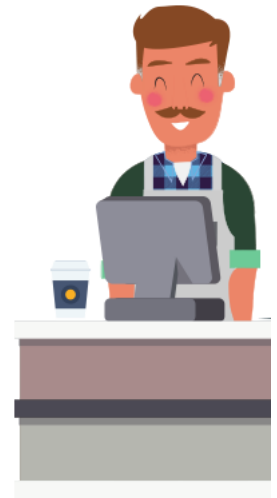


Earn up to \$600

Hurry in! Offer expires December 31, 2018

Just open a Business Checking, Business Savings, or Merchant Services account at any one of our 70 branches across Southern California, and find out why we're named Best Bank by MONEY Magazine 2 years in a row!

FIND A BRANCH



EARN UP TO

\$200¹

AND OR

When you open a OneBusiness Interest Checking account with at least \$1,500, and maintain a \$1,500 daily minimum balance for 90 days.

\$200¹

AND OR

When you open a OneBusiness Money Market Savings account with at least \$10,000, and maintain a \$10,000 daily minimum balance for 90 days.

\$200²

When you open a new merchant services account with a minimum annual card processing volume of \$100,000.

Offer only valid for new accounts with new money. Additional terms and conditions below.

FIND A BRANCH



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¹A \$200 bonus offer applies to new OneBusiness Interest Checking accounts and new OneBusiness Money Market Savings accounts opened between March 19, 2018 and December 31, 2018. To be eligible for a bonus, the OneBusiness Interest Checking account must be opened with an initial deposit of at least \$1,500 and requires that a minimum daily balance of \$1,500 be maintained for at least 90 days from the date of account funding. The OneBusiness Money Market Savings account must be opened with an initial deposit of at least \$10,000 and requires that a minimum daily balance of \$10,000 be maintained for at least 90 days from the date of account funding. Funds used to open these accounts must be new money not on deposit or held at OneWest Bank or BankonCIT.com (CIT) at the time of account opening. Funds withdrawn from OneWest Bank or CIT within 90 days of account opening are also restricted. Bonuses will be paid in the form of a statement credit to the subject

account within 30 days of completion of all of the aforementioned requirements. Account must be in good standing at the time of bonus payment. Limit one Checking account bonus and one Savings account bonus per customer.

For OneBusiness Interest Checking, Annual Percentage Yields (APYs) accurate as of October 31, 2018, are: 0.05% APY on balances below \$10,000; 0.10% APY on balances of \$10,000 - \$49,999; 0.20% APY on balances of \$50,000 - \$3,000,000; 0.20% APY on balances greater than \$3,000,000. For OneBusiness Money Market Savings, APYs accurate as of September 13, 2018, are: 0.05% APY on balances below \$10,000; 0.15% APY on balances of \$10,000 - \$24,999; 0.30% APY on balances of \$25,000 - \$49,999; 0.30% APY on balances of \$50,000 - \$499,999; 0.30% APY on balances of \$500,000 - \$1,000,000; 0.30% APY on balances of \$1,000,001 - \$2,999,999; 0.30% APY on balances greater than \$3,000,000. APYs are variable and may change at any time without prior notice. Fees could reduce earnings on the accounts. The minimum deposit required to open either of these accounts is \$100. (Larger initial deposits are required to qualify for a bonus, as indicated above.) A monthly service fee of \$15 is charged for each account. This service fee is waived if you maintain an average monthly balance of at least \$10,000 and a daily balance of at least \$5,000 in the subject account.

²Merchants who commit to a minimum annual credit card processing volume of \$100,000 and process at least \$20.01 with Visa or MasterCard within 30 days of establishing their new Merchant Services account will qualify for a \$200 bonus, paid in the form of an account credit approximately 90 days after account activation. Applies to Merchant Services accounts opened between March 19, 2018 and December 31, 2018. Merchant Services are provided by First Data Merchant Services. Monthly and other fees apply. Offer subject to change. Terms and conditions apply. Merchant rebate not available on Clover bundles.

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