



# OPEN A PERSONAL CHECKING ACCOUNT and enjoy \$50 FREE CASH!<sup>1</sup>

#### OPEN AN ACCOUNT (/PERSONAL/BANKING/OPEN-ACCOUNT-ONLINE/)



#### **Digital Checking**

Giving customers more control with greater connection.

- Free external transfers<sup>2</sup>
- ATM fee refunds<sup>3</sup>
- Minimal \$6 service fee can be easily waived<sup>4</sup>
- Online statements required<sup>5</sup>
- \$50 Minimum Deposit



### Free Checking

Providing a simple solution with a basic account.

- · No minimum balance
- · No monthly service charge
- · Unlimited check writing
- \$50 Minimum Deposit



#### VIP Free Interest Checking

Offering experienced customers the benefits they deserve.

- Competitive interest
- No minimum balance
- · No monthly service charge
- \$50 Minimum Deposit

One owner must be 50 years or older or have direct deposit



#### Performance+ Checking

Rewarding those who have invested in themselves.

- Competitive interest rate on balances over \$2,500
- · Higher interest rates for higher balances
- Minimal \$8 service fee if balance drops below \$1,000
- \$50 Minimum Deposit

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## Free online banking

and online statements



Free mobile banking with mobile check deposit



Free bill pay with e-notifications



Debit cards
with no monthly fees

#### Let's get started.

# STEP 1: Open

Open an account online or visit one of our convenient locations.

We have over 170 branches throughout 9 states.

## STEP 2: Qualify

Make 20 debit card purchases that post to your account in the first 60 days

#### **AND**

Sign up for online statements OR set up a recurring direct deposit into your new account in the first 60 days.

#### STEP 3: Cash in

Watch \$50 be deposited into your new account once the qualification time period has ended.

Spend it, save it, invest it. It's yours now!

#### Have questions?

Call 1-800-952-2043 (tel:1-800-952-2043)

#### **Customer Service Hours**

M-F: 8:00 a.m. - 6:00 p.m. CT

Compliment your new checking account with one of our <u>great savings options</u> (/personal/banking/savingscds/).

All checking products and services are subject to applicable customer agreements, terms and conditions. Offers apply to personal checking accounts only; money market, business and corporate accounts do not qualify. Bank rules and regulations apply. Minimum opening deposit is only \$50.

<sup>1</sup>Cash bonus credited to new checking account between 60th day and 80th day account is open. To qualify for cash bonus:

1) 20 debit card purchases (online or in person) posted to your account by the 60th day after account opening and 2) enrollment in online statements OR receipt of at least one ACH direct deposit transaction (minimum value of \$250) into the new account must be completed within 60 days of account opening. ATM withdrawals do not qualify as a debit card purchase. Transfers from one account to another, or deposits made at a banking location or ATM, do not qualify as a direct deposit. Account must be open and in good standing on the 60th day after account opening to be eligible for the cash credit and cannot be combined with any other offer. If 60th day falls on a weekend or a holiday, the qualification deadline will be the next business day. Offer good through 09/29/2019 on personal checking accounts only; money market, Health Savings, business and corporate accounts do not qualify. Bank rules and regulations apply. Minimum opening deposit is only \$50.

<sup>&</sup>lt;sup>2</sup> Regular and expedited External Transfer fees are waived for transfers completed from your Digital Checking account only.

<sup>&</sup>lt;sup>3</sup> The first three out-of-network ATM transaction fees will be refunded to your account.

<sup>&</sup>lt;sup>4</sup> To qualify for the monthly Service Charge reversal, 25 debit card purchases posted to your account (online or in person) and receipt of at least one ACH (direct deposit) transaction into the account must be completed by the last day of your statement cycle. Transfers from one account to another, or deposits made at a banking location or ATM, do not qualify as a direct deposit. Account must be open on the last day of your statement cycle to be eligible for the monthly Service Charge reversal.

 $^{5}$  \$2.00 monthly fee if online statements are declined.

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