



## STUDENT CHECKING

### GET A \$25 AMAZON GIFT CARD\*<sup>1</sup> WHEN YOU OPEN AN ACCOUNT!

**As reliance on technology grows, a cash allowance isn't going to cut it anymore.**

With FREE Student Checking from FSBT, teens/young adults can develop good spending and financial monitoring habits along with having a safe place to store funds. Student account holders get their own FREE debit card and have full access to our suite of mobile and **online banking tools**

(<https://www.netteller.com/login2008/Authentication/Views/OnlineEnrollmentAgreement.aspx?returnUrl=%2ffirststatebanccorp%2f>), including **Mobile Check Deposit (/personal/mobile-banking)** and **Apple Pay (/personal/apple-pay)**, to send and receive funds electronically. Parents can monitor spending and take advantage of electronic transfers so you can share money with your child when they need it.

- Anyone 15-22 is eligible<sup>2</sup>
- No minimum balance
- No monthly fees
- Free debit card
- Access to 55,000 surcharge-free ATMs nationwide
- Apple Pay compatible
- Mobile Check Deposit
- Overdraft protection (one free 'HALL PASS' if an overdraft occurs)
- Free online budget tracking tools

START A NEW APPLICATION (/assets/files/Otm8l0Oj/NewAccountApplication.pdf)

### Requirements

- Must opt in to eStatements
- \$25 minimum opening deposit
- Government Issued Identification
  - Driver's License
  - State issued ID card
  - Social security card accompanied with school-issued Student ID

### STRAIGHT 'A' PAYDAY PROGRAM<sup>3</sup>

**Bring in your report card each semester to get PAID for your good grades!**

- Each A is worth \$2.
- Even ratings like “Outstanding” or “Satisfactory” earn \$2 each.
- A Straight 'A' report card earns \$20<sup>1</sup> each semester!

\*\$25.00 Amazon Gift Card applies only to NEW Student Checking accounts and will be provided to to account holder at the account opening.

<sup>1</sup>Any free gifts may be reported on a 1099-INT.

<sup>2</sup>When the account holder turns 23, their funds will be transferred to **Eco Checking (/personal/eco-checking)**. They will receive a notification alerting them to this change in the mail.

<sup>3</sup>Fall semester report cards must be submitted to your local FSBT branch by Feb. 1 and will be rewarded in the form of a deposit in the student's checking account by February 28. Spring semester report cards must be submitted to the bank by July 1 and will be rewarded in the form of a deposit in the student's checking account by July 31. Summer semester report cards are not applicable for this program.



## ARE YOU PREPARED? ([HTTPS://FSBTRUST.COM/PERSONAL/YOUR-SAVINGS-OPTIONS](https://fsbtrust.com/personal/your-savings-options))


Create an emergency cushion or save for a big expense -- and earn interest!



## APPLY NOW ([HTTP://FSBTRUST.LOANDISCOVERY.COM/RESOURCES-FORMS.ASPX](http://fsbtrust.loandiscovery.com/resources-forms.aspx))

Home is where your story begins. Enjoy the benefits of choosing a local lender.

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| USA Patriot Act (/usa-patriot-act) | FDIC Information (/fdic-information)  
| FDIC Cybersecurity (<https://www.fdic.gov/consumers/consumer/news/cnwin16/>)

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