

BreakFree Account with \$100 Bonus

SUPPLEMENTAL TERMS AND CONDITIONS - DES MOINES

Minimum balance requirement - There is no minimum balance requirement for this account.

Minimum deposit and account requirements to obtain bonus - To be eligible for the bonus, you must make a deposit of at least \$200.00 to your account within the first 30 days of opening. Additionally, this account must be established as your primary checking account. A primary checking account means the account in which you routinely deposit the majority of your income or benefits from any source and against which you routinely authorize payment of the majority of your expenses each calendar month. You will receive \$100.00 bonus credited to your account to your new BreakFree Checking account within 30 days of account opening, provided you have met the preceding eligibility requirements as determined by Bankers Trust.

Bonus exclusions - Account owner(s) must not have had an account with Bankers Trust within the last six months. Not available with any other offer. Employees of Bankers Trust and/or affiliates are not eligible for the bonus. Account must meet the primary checking account requirement as noted above and determined by Bankers Trust. Limit one bonus per household.

Maintenance fees - A monthly maintenance fee of \$15.00 (plus sales tax, if applicable) will be imposed each statement cycle. You can offset the monthly maintenance fee by using your debit card for PIN- and signature-based point-of-sale transactions. ATM transactions will not count toward the 12 transaction requirement. Qualifying debit card transactions must post and settle during the statement cycle. The offsetting credit, called the Debit Card Rebate, will appear on your account on the same day as the maintenance fee. One aggregate credit will post for all of your qualifying debit card activity.

Early Closing Fee - An early closing fee of \$50.00 will be assessed if your account is closed within 12 months of opening.

Truncation - Images of canceled checks will not be returned with your monthly statement. Standard research fees, as disclosed in the Service Fee Schedule, will apply when obtaining imaged copies of canceled checks.

Relation to Other Agreements - All Services are subject to the terms and condition set for in the Consumer Terms and Conditions disclosure and the Service Fee Schedule provided to you in conjunction with these Supplemental Terms and Conditions.

Interest rate and annual percentage yield information - Your interest rate and annual percentage yield may change.

Frequency of interest rate changes - We may change the interest rate on your account at any time.

Determination of interest rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account on each day.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day on which we receive credit for the deposit of noncash items (for example, checks).

Customer Service

1-800-362-1688

