

# Direct Checking Plus With \$100 Bonus

## *Supplemental Terms and Conditions*

### DES MOINES

**Minimum balance to avoid imposition of fees.** 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 a \$100.00 bonus credited to your new Direct Checking Plus account within 30 days of account opening, provided you have met the preceding eligibility requirements as determined by Bankers Trust. Please note, in order to avoid the monthly no-activity fee, you must meet the activity requirements described in the section titled "No-activity fee" below.

**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 its 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.

**No-activity fee.** A no-activity fee of \$10.99 (plus sales tax, if applicable) will be charged unless ACH credits (such as direct deposit) and/or Mobile Banking + Express Deposits totaling \$500.00 or more are deposited in your account during each monthly statement cycle.

**Early closing fee.** An early closing fee of \$50.00 will be charged if your account is closed within 12 months of opening.

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

**Relation to other agreements.** All services are subject to the terms and conditions set forth in the *Consumer Terms and Conditions* disclosure and the *Service Fee Schedule* provided to you in conjunction with these *Supplemental Terms and Conditions*.

Customer Service

**(515) 245-2863**



**BankersTrust.com**



**Bankers Trust<sup>®</sup>**

Member FDIC