

# Direct Checking Plus With \$100 Bonus

## Supplemental Terms and Conditions

**Minimum balance to avoid imposition of fees.** There is no minimum balance requirement for this account. Minimum deposit to obtain bonus. To be eligible for the bonus, you must make a deposit of at least \$200 to your account within the first 30 days of opening.

**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 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.

**Payment of bonus.** To be eligible for the bonus, you must open a primary Direct Checking Plus account in person at a branch or at BankersTrust.com/Bonus. No minimum balance required. Fees may reduce earnings. An account shall only be considered primary if 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. To obtain the bonus, a deposit of at least \$200 within the first 30 days of account opening is required. You will receive a \$100 bonus credited to your account within 60 days of account opening so long as you are consistently using the account as your primary account and provided you have met the \$200 deposit requirement. Limit one bonus per household. Accountholders must not have had a checking account with Bankers Trust in the last six months. Early closing fee of \$50 will be charged if your account is closed within 12 months of opening. Employees of Bankers Trust and/or its affiliates are not eligible for bonus. Offer available for a limited time.

**Relation to other agreements.** All services are subject to the terms and conditions set forth in the Consumer Terms and Conditions brochure 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