BreakFree Checking Plus With $100 Bonus

Supplemental Terms and Conditions

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

Rate 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 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).

Fees. Monthly maintenance fee of $15 (plus applicable sales tax). Monthly maintenance fee will be waived if a minimum of 12 signature or PIN-based point-of-sale transactions are completed on your account. Qualifying debit card transactions must post and settle during the statement cycle. ATM transactions do not count toward the required 12 transactions.

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

Truncation. Images such as cancelled checks will not be returned with your monthly statement. Standard research fees, as disclosed in the Service Fee Schedule, will apply when obtaining images. If you choose to receive images with your monthly paper statement you will be charged a Non-Truncation Fee as disclosed in the Service Fee Schedule.

Images are not included with eStatements. Standard research fees, as disclosed in the Service Fee Schedule, will apply when obtaining images not available within Internet Banking.

Payment of bonus. To be eligible for the bonus, you must open a Direct Checking Plus account in person at a branch or at BankersTrust.com/Bonus with a minimum opening deposit of $25. To qualify for the bonus, customer must complete the following through the Bonus Account within 60 days from the date of its opening:

1. 25 debit transactions. A “debit transaction” for the purpose of this section means a debit to your Bonus Account that originated from an ACH, Bankers Trust bill payment, drafting checks, or use of your debit card as a method of payment or purchase. A “debit transaction” does not include debits to your Bonus Account that originated from ATM withdrawals or other debits to your Bonus Account; and,

2. 2 direct or mobile express deposits of at least $200 each. A “deposit” for the purposes of this section does not include ATM deposit, deposits made in person, account-to-account transfers, or other deposits to your Bonus Account.

Eligibility will be verified 60 days after the Bonus Account’s opening. Should you have met all eligibility requirements and are not subject to the limitations and exclusions contained herein, the bonus will be credited to the Bonus Account within 75 days of its opening.

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

Customer Service

(515) 245-2863

BankersTrust.com

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Member FDIC

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