

Direct Checking Bank With Trust With \$250 Bonus

Supplemental Terms and Conditions

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

Fees. A no-activity fee of \$10.99 (plus applicable sales tax) will be waived if direct deposits (ACH credits) and/or Express Deposits (aka mobile deposits) totaling at least \$500 post & settle on your account during each statement cycle. This fee is waived if the primary accountholder (first-named owner) is age 55 or older.

Early closing fee. An early closing fee of \$250.00 will be charged if your account is closed within 12 months of opening.

Payment of bonus. To be eligible for a \$100 bonus, you must be employed by one of our corporate partners and open a Direct Checking Bank with Trust account in person at a branch or at BankersTrust.com/bank-with-trust with a minimum opening deposit of \$25. \$100 bonus will only be credited if the account remains in an open status with a positive balance. Should you have met all eligibility requirements and are not subject to the limitations and exclusions contained herein, the \$100 bonus will be credited to the Direct Checking Bank with Trust Account the next business day after the date of opening.

To be eligible for an additional \$250 bonus, you must be employed by one of our corporate partners and open a Direct Checking Bank with Trust account in person at a branch or at BankersTrust.com/bank-with-trust with a minimum opening deposit of \$25. To qualify for the additional \$250 bonus, customer must complete the following through the Direct Checking Bank with Trust 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 Direct Checking Bank with Trust 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. Qualifying debit card transactions must post and settle during the 60 days from account opening. A "debit transaction" does not include debits to your Direct Checking Bank with Trust Account that originated from ATM withdrawals or other debits to your Direct Checking Bank with Trust Account; and,
2. 2 direct (ACH) and/or Mobile deposits of at least \$200 each must post and settle during the 60 days from account opening. 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 Direct Checking Bank with Trust Account.

Eligibility will be verified 60 days after the Direct Checking Bank with Trust Account's opening. \$250 bonus will only be credited if the account remains in an open status with a positive balance. Should you have met all eligibility requirements and are not subject to the limitations and exclusions contained herein, the \$250 bonus will be credited to the Direct Checking Bank with Trust Account within 75 days of its opening. Limit one Direct Checking Bank with Trust Account per household. Offer not available to existing Bankers Trust checking customers or those that have had a checking account with Bankers Trust within six months of Direct Checking Bank with Trust Account opening. Employees of Bankers Trust and/or its affiliates are not eligible for bonus.

Bankers Trust will send you a 1099 reflecting the bonuses awarded you. Please keep this 1099 with your annual tax materials. Bankers Trust cannot give you tax advice. Please direct any questions regarding the issuance of the 1099 and the taxability of the bonus with your tax preparer.

Benefits Banking: For the first 60 days after you open your Bank With Trust account, you will enjoy all the benefits of Bankers Trust's Platinum Loyalty Level (see Terms and Conditions of Benefits Banking for more information). After 60 days, your Benefits Banking Level will be evaluated monthly and adjusted to the appropriate Loyalty Program level.

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**

