

Direct Checking Plus With \$400 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 your 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 \$400.00 will be charged if your account is closed within 12 months of opening.

Payment of bonus. To be eligible for the bonus, you must open a Direct Checking Plus account ("Bonus Account") in person at a branch 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. Qualifying debit card transactions must post and settle during the 60 days from account opening. 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 (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 Bonus Account.

Eligibility will be verified 60 days after the Bonus Account's opening. Bonus will only be credited if the account is currently 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 bonus will be credited to the Bonus Account within 75 days of its opening. Limit one bonus 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 Bonus Account opening. Employees of Bankers Trust and/or its affiliates are not eligible for bonus.

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

1-800-362-1688

BankersTrust.com

