



2026 Deposit Account Cash Reward Campaign – Terms & Conditions

This Deposit Account Cash Reward Campaign (“Campaign”) is offered for a limited time and is subject to the following terms and conditions. Participation in the Campaign constitutes acceptance of these terms.

Eligibility

The Campaign is available to new money and new non-interest-bearing Business Checking Accounts only.

“New money” is defined as funds not currently on deposit with the Bank and not withdrawn from any Bank account within the past [90] days for the purpose of qualifying for this Campaign.

Existing customers opening an additional qualifying account are eligible only if the account is funded exclusively with new money.

The qualification period to receive any cash reward would be a minimum of 3 months, If the account is funded on the first day of month, the qualification period begins that month, otherwise it begins the following month. Provided that all campaign conditions are met. .

The Campaign is not valid in combination with any other promotional offer unless expressly stated.

Qualifying Accounts

Eligible accounts include any non-interest-bearing Business Checking Account listed below:

- Business Simple Checking
- Standard Business Checking
- Analyzed Business Checking
- Check Cashing Account
- Business Plus Checking
- Business Premier Checking

Accounts must remain open, active, and in good standing throughout the qualification period and at the time the reward is credited.

Treasury Management Services Enrollment

To qualify for the Cash Reward, the account holder must be actively enrolled in at least one (1) of the following Treasury Management Services within 30 days of account opening.

- Online Wire Services



- Remote Deposit Capture (RDC)
- Automated Clearing House (ACH) Services
- Positive Pay

Service enrollment must be completed and approved by the Bank. The Bank may require a minimum level of transaction activity. For any possible fees and charges, please discuss with any respective Branch representative or review the specific Truth in Savings Disclosure associated for the qualifying account.

Cash Reward Tiers

Eligible customers may receive one of the following cash rewards based on the average collected balance maintained during the qualification period:

\$1,000 Cash Reward: Maintain a 3-month average balance of \$100,000

\$500 Cash Reward: Maintain a 3-month average balance of \$50,000

\$300 Cash Reward: Maintain a 3-month average balance of \$30,000

\$150 Cash Reward: Maintain a 3-month average balance of \$15,000

Only one reward per qualifying account. Multiple accounts may not be combined to meet balance requirements.

Average Balance Requirement

The qualifying balance is calculated as the average daily balance collected over a consecutive three (3) month period, If the account is funded on the first day of month, the qualification period begins that month, otherwise it begins the following month.

Funds must be collected and available; pending deposits or uncollected funds do not count toward the balance requirement.

Falling below the required balance during the qualification period will disqualify the account from that reward tier.

Reward Payment

The Cash Reward will be credited to the qualifying account within 30–60 days after all conditions of the Campaign have been met.

The account must remain open and in good standing at the time of reward payout.

If the account is closed, restricted, or becomes delinquent prior to payout, the reward will be forfeited.



Tax Reporting

Cash rewards may be considered taxable income.

The Bank may issue an IRS Form 1099-INT or other appropriate tax documentation.

Customers are responsible for any applicable federal, state, or local taxes.

Limitations

Limit one (1) cash reward per customer per Campaign, unless otherwise stated.

The Bank reserves the right to substitute an equivalent offer or cancel the Campaign at any time without prior notice.

