

## Truth in Savings Addendum

To qualify for the **\$300** bonus, you must: 1) open a new checking account which is subject to approval with a minimum opening deposit of \$100\*. 2) Account must remain open and active for 90 days (the “qualification period”). 3) Have a qualifying recurring direct deposit\*\* set up and post to your account within 90 calendar days of account opening. 4) Make 10 debit card transactions totaling \$250 per statement cycle (beginning with the first full statement cycle). 5) Enroll and log into online banking/mobile app and estatements within 90 days of account opening.

Refund of up to \$10 per statement cycle on ATM surcharge fees charged by other banks.

\*Offer is for new checking customer only. Account must be opened with new money. New money is money not held in an account at First Bank of Manhattan at the time of account opening. Offer cannot be combined with any other consumer deposit offer (limit one bonus per customer/account). If all bonus qualifications are met, you will receive a bonus credit to your account within 30 days of the end of the qualification period. Account must remain open and active in order to receive the bonus. Offer expires 4/30/2024.

\*\*A qualifying Direct Deposit is defined as a recurring Direct Deposit of a paycheck, pension, Social Security, or other regular monthly income electronically deposited by an employer or an outside agency into the account. Credit card cash advance transfers and transfers from one account to another or deposits made at a branch or ATM do not qualify as qualifying Direct Deposits. Direct deposits processed as a Debit Card credit or via Account to Account or Peer to Peer (e.g., Zelle®, Venmo) transfers do not qualify.

### **Reward Forfeiture:**

The new checking account must remain open and in good standing with a minimum balance of \$0.01 until the reward is processed to receive the reward. If the checking account is closed by you or the Bank within 180 days after opening, we reserve the right to deduct the reward amount from the account at the time of closing.

Offer may be extended, modified, or discontinued at any time. Cash bonus may be reported on Internal Revenue Service (IRS) Form 1099 and may be considered taxable income to you.