

Truth in Savings Addendum

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. Limit 1 checking bonus payment per household. If all bonus qualifications are met, you will receive a \$250 bonus credit to your account 90 days after the account open date. Account must remain open and active in order to receive the bonus.

To qualify for the bonus you must: 1) open a new checking account which is subject to approval by October 31, 2019. 2) Present this coupon at the time of account opening. 3) Deposit \$100 or more into the account at account opening. 4) Have a qualifying direct deposit* or automatic payment set up and post to your account within 60 days of account opening. 5) Make 6 or more client-initiated transactions per statement cycle.

*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; transfers from one account to another or deposits made at a branch or ATM do not qualify as qualifying Direct Deposits.

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 in order 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. The value of the reward may be reported on Internal Revenue Service (IRS) Form 1099, and may be considered taxable income to you. Please consult your tax adviser regarding your specific situation.