



How much is the bonus?

New customers can receive a \$200 bonus for opening a new Freestyle Checking Account, another \$200 for opening a new Traditional Savings Account, and an additional \$100 for opening both at the same time.

Can anyone qualify for the bonuses?

The promotion is only available to new FFB clients who open their first Freestyle Checking and Traditional Savings accounts and meet all the requirements in the fine print. Clients who have closed an account within 90 days of reapplying for a new account or whose account has been closed with a negative balance do not qualify for this promotion.

What is meant by “new FFB clients?”

For the purposes of this promotion, a new FFB client is defined as someone who hasn’t had an FFB account that has been closed within 90 days of the time they apply for a new account.

Are FFB Colleagues eligible for the bonus?

Unfortunately, no.

How many accounts can new FFB clients open and get the bonuses?

The bonus is only good for *one* new Freestyle Checking and Traditional Savings account each per household.

Can the bonus be used to open the new accounts?

No, the bonus cannot be used to open the new accounts.

What does the client have to do in order to get the bonus for the new Freestyle Checking account?

In addition to meeting all the standard account eligibility requirements, they must also: (1) complete 10 POS debit card transactions of \$10 each within 60 days of account opening; *or* (2) set up and receive a monthly recurring direct deposit of at least \$250.

Do ATM transactions count towards the 10 required POS transactions for the Freestyle Checking account bonus?

No, ATM transactions do not count toward the 10 required POS transactions.

When will the bonus be paid for qualifying Freestyle Checking accounts?

The \$200 bonus will be credited to the client's checking account within 10 business days after meeting account and bonus requirements.

What does the client have to do in order to get the bonus for the new Traditional Savings account?

In addition to meeting all the standard account eligibility requirements, they must also: (1) deposit a total of \$15,000 in new money into the new savings account within 20 business days of account opening; *and* (2) maintain at least a \$15,000 balance for a minimum of 90 days from account opening.

When will the bonus be paid for qualifying Traditional Savings accounts?

The \$200 bonus will be credited to the client's account within 10 business days after meeting the account and bonus requirements.

What happens if the client doesn't maintain a \$15,000 balance for 90 days from account opening?

If their account falls below \$15,000 within the first 90 days of account opening, the bonus will be debited from the account.

What does the client need to do in order to qualify for the additional \$100 bonus?

Initially, the client must open both a new Freestyle Checking account *and* new Traditional Savings account at the same time. The additional \$100 bonus will be credited to the client's new checking account within 10 business days after meeting all the other account and bonus requirements for their Freestyle Checking *and* Traditional Savings accounts. The accounts must remain open, active, and be in good standing at the time of credit to the account.

**If either account is closed within 90 days after account opening, a \$30 early account closing fee will be applied. If either account is closed by the client or FFB within 6 months after account opening, any bonus(es) will be forfeited and deducted at account closing.*

Are the bonuses IRS reportable?

Yes.