UP TO $300 BONUS¹ IN 2 STEPS. IT’S THAT SIMPLE.

¹Conditions apply. See below and back side for full details.

— STEP 1 —
Open the qualifying checking account that best fits your needs to receive the corresponding bonus:

<table>
<thead>
<tr>
<th>BONUS</th>
<th>ACCOUNT TYPE</th>
<th>OPENING BALANCE*</th>
</tr>
</thead>
<tbody>
<tr>
<td>$300</td>
<td>OneAccount Checking</td>
<td>$10,000</td>
</tr>
<tr>
<td>$250</td>
<td>Premium Checking</td>
<td>$2,500</td>
</tr>
<tr>
<td>$150</td>
<td>Personal Checking</td>
<td>$500</td>
</tr>
</tbody>
</table>

*Minimum deposit must be in new money. Must also maintain an average balance of at least the same amount during the first 90 days following account funding.

— STEP 2 —
During the first 90 days following account funding, meet any three of the qualifying activities** below using your checking account:

- $650 or more recurring direct deposits/ACH to the checking account per month for at least 2 consecutive months
- eStatements registration
- 10 or more debit card purchases
- 6 or more ATM transactions
- 2 or more Online Bill Pay transactions
- 2 or more mobile check deposits

**Restrictions apply. See back side for full details.

Open an account today.
Learn more at onewestbank.com/bonuschecking
Limited time offer. Checking Bonus offer is for customers aged 18 years or older who successfully open a new OneWest Bank Checking Account at any branch of OneWest Bank, a division of CIT Bank, N.A. ("OneWest Bank") between April 1, 2020 and December 31, 2020 and satisfy the following requirements:

1) Open one of the following checking accounts:

- Personal Checking Account with a minimum deposit of $500 in new money and maintain an average balance of at least $500 during the first 90 days following account funding; or
- Premium Checking Account with a minimum deposit of $2,500 in new money and maintain an average balance of at least $2,500 during the first 90 days following account funding; or
- OneAccount Checking Account with a minimum deposit of $10,000 in new money and maintain an average balance of at least $10,000, during the first 90 days following account funding.

The average balance will be calculated by averaging the end of day balance for each of the first 90 days, beginning with the date on which the account is funded. Funds used to open the Checking Account may not include funds that were held in another account at OneWest Bank or at CIT Bank, N.A. through www.CITbank.com ("CIT") at the time of account opening. Funds withdrawn from OneWest Bank or CIT within 90 days prior to account opening are also restricted.

2) Do any three of the following activities for the new account within the first 90 days following account funding:

- set up and receive recurring ACH or direct deposits to the new Checking Account totaling $650 or more per month for at least two consecutive months
- register for eStatements (first time registration only)
- make ten or more OneWest debit card purchases with $10 minimum per transaction
- deposit or withdraw six or more times using OneWest Bank ATM
- complete two or more monthly bill payment transactions (using OneWest Bank’s online Bill Pay service) from your OneWest Checking Account
- make two or more mobile check deposits with $100 minimum per deposit

Bonus amount for each account type is as follows: $150 bonus for Personal Checking Account, $250 bonus for Premium Checking Account, and $300 bonus for OneAccount Checking Account. Bonus will be paid as a statement credit to the Checking Account within 60 days after the above requirements are met. Checking Account must remain open to receive the bonus and in good standing for at least six months after account opening. If Checking Account is closed by the customer or OneWest Bank within six months after opening, the value of the bonus may be deducted from account at closing.

Annual Percentage Yield (APY) as of April 6, 2020 for Premium Checking: 0.01% APY on balances below $1,000; 0.05% APY on balances of $1,000–$4,999; 0.05% APY on balances of $5,000–$9,999; 0.05% APY on balances of $10,000–$24,999; 0.05% APY on balances of $25,000–$49,999; 0.15% APY on balances of $50,000–$99,999; 0.15% APY on balances of $100,000–$99,999; and 0.01% APY on balances of $10,000,000 or more.

Annual Percentage Yield (APY) as of April 6, 2020 for OneAccount checking: 0.05% APY on balances below $1,000; 0.05% APY on balances of $1,000–$4,999; 0.05% APY on balances of $5,000–$9,999; 0.10% APY on balances of $10,000–$24,999; 0.10% APY on balances of $25,000–$49,999; 0.30% APY on balances of $50,000–$99,999; 0.40% APY on balances of $100,000–$99,999; and 0.40% APY on balances of $10,000,000 or more.

Interest rates and APYs are variable and may change at any time without prior notice. Fees could reduce earnings on the accounts. Contact a banking office for complete terms, fees and conditions.

Customers who enrolled in any other OneWest Bank personal checking reward or bonus offer in the past 12 months are not eligible for this offer. Checking bonus offer is limited to one per customer and five per household. Accounts cannot be opened in the name of a business. The value of this offer may be reported to the IRS and the customer is responsible for any federal, state or local taxes.

Offer code: 2020CKG300