



Terms and Conditions - \$400 Bonus Offer

Earn a bonus of \$400 after you do each of the following:

- Be a new customer opening a new Clear Mountain Bank checking account with the White Oaks branch in Bridgeport, WV (either online or in-person at the White Oaks branch by using promo code **BRIDGEPORT**)
 - *NOTE: If opening online, for "Branch Location," you must select "White Oaks."*
- Set up a qualifying recurring automatic direct deposit of at least \$250 into the account within 60 days of account opening.
- Keep the account open and in good standing for a minimum of 90 days.

Promotion ends by 09/30/2025. A qualifying recurring direct deposit must be made within 60 days of account opening. After you have completed the above requirements, Clear Mountain Bank will deposit your \$400 bonus into your new checking account via direct deposit within 180 days of the initial account opening according to the following terms and conditions:

This offer is open to a NEW checking account customer who sets up a Clear Mountain Bank checking account with direct deposit. You are not eligible for the \$400 bonus if you already have a checking account with a direct deposit established with Clear Mountain Bank. Offer not valid for StartFresh banking products, business checking, or existing checking accounts. New accounts must meet the same criteria as any other account to qualify for account opening, which includes an initial deposit of \$50. Offer limited to one distribution per household. Limited to WV, PA, and MD residents only. Must use promo code **BRIDGEPORT** at the time of account opening. Must select "White Oaks" when selecting a branch location. Certain restrictions may apply.

A qualifying Direct Deposit is a recurring ACH transfer of at least \$250 from an employer or the government for a paycheck, pension, or government benefit (such as Social Security). The following are not qualifying Direct Deposits: person to person transfers (P2P), demand deposit account to demand deposit account transfers (for example, from one checking account to

another checking account), and deposits or ACH transfers not from an employer or the government (for example, online transfers or bank transfers).

You must keep your account open and in good standing for at least 90 days from the date of account opening before we award you the \$400 bonus. If your account is closed for any reason prior to such time, including being closed by us, you will not be eligible for the bonus. If we determine, in our sole discretion, that you have violated the checking account terms or have engaged in abuse or misuse in connection with your account, we may determine that you are not eligible for the bonus. In such circumstances, we may rescind or decline to award you the bonus.

Your \$400 bonus may be taxable income to you and may be reported on IRS Form 1099. You are responsible for any federal or state taxes resulting from receipt of the bonus. Please consult your tax advisor if you have questions about any taxes that could be incurred upon receipt of the bonus. Your bonus may not be transferred, sold, traded, or combined with any other bonus offer. Clear Mountain Bank reserves the right to modify or revoke this bonus offer at any time and for any reason without notice.

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