



IF YOU HAVE A SMART PHONE YOU NEED A SMART BANK

DON'T PAY US. WE PAY YOU.

INTRODUCING A BANK THAT BELIEVES WE SHOULD
PAY YOU TO BANK, NOT THE OTHER WAY AROUND.

OHIO FOP MEMBER ADVANTAGES

- 1% CASH BACK. WHEN YOU SWIPE AND SIGN FOR DEBIT CARD PURCHASES.*
- 1.00% APY* SAVINGS ACCOUNT.
- 100% FREE ATMS. THAT'S ALL ATMS NATIONWIDE.**
- 100% FEE-FREE. THE FIRST US BANK TO HAVE ABSOLUTELY NO FEES.
- 100% FREE BILL PAY. SNAP A PICTURE OF THE BILL AND SEND.
- TRUSTED, SAFE AND SECURE. PLUS AN FDIC INSURED BANK.

WE GIVE YOU THE POWER TO BANK AT HOME, AT WORK OR ON THE GO. WITH BANKMOBILE, YOUR COMPUTER, IPAD AND SMARTPHONE BECOME YOUR BANK. DEPOSIT CHECKS AND PAY BILLS JUST BY SNAPPING THEIR PICTURES. TRANSFER MONEY, PAY FRIENDS AND MANAGE SAVINGS WITH A FEW QUICK CLICKS OR TAPS. YOU CAN EVEN APPLY FOR A LINE OF CREDIT.

PLUS, WHEN YOU DEPOSIT YOUR PAYCHECK TOTALING \$500 OR MORE (EARNINGS FROM YOUR JOB, SOCIAL SECURITY, PUBLIC ASSISTANCE, ALIMONY OR ANY OTHER RECURRING INCOME) EACH STATEMENT CYCLE INTO YOUR CHECKING ACCOUNT, YOU GET FEE-FREE USE OF ANY ATM IN THE USA. AND WHEN YOU NEED FINANCIAL HELP, YOU HAVE A FINANCIAL COACH ON SPEED DIAL. NOTHING'S FASTER OR MORE CONVENIENT.

bankmobile.com/start

GET BANKMOBILE FREE

1. SEARCH FOR BANKMOBILE.



INSTALL ON YOUR SMARTPHONE OR IPAD.

2. ENTER "OHFOP" AS YOUR SPECIAL CODE. THIS IS IMPORTANT TO SELECT TO RECEIVE SPECIAL MEMBERSHIP BENEFITS.

3. OPEN A CHECKING AND SAVINGS ACCOUNT IN ABOUT EIGHT MINUTES START TO END. IT'S EASY, FAST AND SECURE.

4. THAT'S IT! WE'LL MAIL AN UNACTIVATED VISA DEBIT CARD AND PAPER CHECKS TO GET YOU STARTED.

bankmobile
A Division of Customers Bank

ALL ACCOUNTS AND SERVICES SUBJECT TO APPROVAL.

*ELIGIBLE TRANSACTIONS FOR THE 1% DEBIT CARD CASH BACK ARE THE NET SIGNATURE BASED PURCHASE TRANSACTIONS FOR THE STATEMENT CYCLE AND WILL BE CREDITED AT THE END OF EACH STATEMENT CYCLE.

**HIGH YIELD SAVINGS: ANNUAL PERCENTAGE YIELD (APY) OF 1.00%. MINIMUM BALANCE REQUIRED TO OPEN IS \$0.01. MINIMUM TO OBTAIN APY IS \$0.01. THIS IS A VARIABLE RATE ACCOUNT. RATE MAY CHANGE AFTER ACCOUNT IS OPENED. OFFER MAY BE WITHDRAWN AT ANY TIME. APY IS ACCURATE AS OF 8/1/2015. TOTALLY FREE CHECKING ACCOUNT REQUIRED. APPLICABLE FOR CONSUMERS ONLY.

**TO BE ELIGIBLE FOR VIP BENEFITS, YOU MUST DEPOSIT YOUR PAYCHECK* (EARNINGS FROM YOUR JOB, SOCIAL SECURITY, PUBLIC ASSISTANCE, ALIMONY, OR ANY OTHER RECURRING INCOME) INTO YOUR TOTALLY FREE CHECKING ACCOUNT TOTALING AT LEAST \$500 OR MORE PER STATEMENT MONTH. BENEFITS INCLUDE SURCHARGE FREE ACCESS TO ATMS IN THE UNITED STATES (CURRENTLY, OVER 400,000). ANY ATM FEES THAT YOU WERE CHARGED WILL BE REFUNDED TO YOU AT THE END OF EACH STATEMENT CYCLE. CURRENTLY ON THE 20TH OF EACH MONTH. IF DEPOSITS TOTALING AT LEAST \$500 ARE NOT MADE IN ANY MONTHLY STATEMENT CYCLE, ATM SURCHARGE FEES IMPOSED BY OTHER ATM OWNERS DURING THAT MONTHLY PERIOD WILL NOT BE REIMBURSED. OTHER VIP BENEFITS INCLUDE INDIVIDUALIZED FINANCIAL PLANNING HELP AND OTHER SPECIAL OFFERS WHICH MAY CHANGE FROM TIME TO TIME. APPLICABLE FOR CONSUMERS ONLY.

