

Preferred Employee Program for Santa Energy

Welcome to PEP - An exclusive package of discounts to benefit the employees of Santa Energy

Great checking perks with direct deposit of your paycheck!

Get \$200 for opening a Free Checking account or **\$250** for opening an Everywhere account¹ with no ATM fees in the U.S.²

Our personal checking accounts give you:

- Free Online Banking and Bill Pay
- Free Mobile Banking³ and Mobile Check Deposit
- Visa[®] Debit Card
- Free Telephone Banking
- Free first order of checks

Bonus CD Rate

Just mention that you're a PEP participant when you open your standard term CD and we'll bump up the rate by 1/4%.⁴

Mortgage & Loan Discounts⁵

- Free online pre-approvals⁶
- Bank will refund appraisal fee⁷
- Personal and Automobile loans receive 1/4% off posted rate⁸

Bring this flyer to any branch to take advantage of these special offers.



¹ Offer amount will be deposited into the respective checking account 60 days after account opening as long as the direct deposit payment has been made. Maximum \$250 per household and may not be combined with other offers. Personal checking accounts have a minimum deposit of \$25 to open. We will waive the \$8 monthly fee for Everywhere Checking for the first six months of account opening. Paper statement fees may apply. To be eligible for this offer, all account holders must be new checking account customers. If your checking account is closed within 90 days of opening, the bonus amount will be deducted at closing. Offers may be withdrawn at any time.

² We will reimburse the ATM fees within one business day of the transaction.

³ We do not charge for mobile banking. Your mobile device provider may charge you fees, please check with your carrier.

⁴ Standard CD terms are 3 month, 6 month, 1 year, 18 month, 2 year, 3 year, 4 year, and 5 year.

⁵ You must have a Newtown Savings Bank checking account and set up automatic payment withdrawal to qualify for loan discounts. Offer (s) may be withdrawn at any time. This offer may not be combined with any mortgage loan offers or programs that currently provide a discount in rate or fee reduction. Restrictions apply and certain mortgage programs are excluded from receiving this offer.

⁶ Pre-Approvals are contingent upon verification of all data provided. This is not an offer of credit.

⁷ Up to \$425, single family, owner-occupied properties only.