

Truth-In-Savings Addendum

\$250 Checking Account Incentive

Account Number:

Start Date:

Promotion Period:

The Promotion Period is for 90 days, beginning the day the account is opened. If requirements are met, the offer will be deposited into the new account within 30 business days

Qualifications:

If the following tasks are completed within 90 days of account opening, the account holder will receive the amount listed below:

- Deposit \$1,500 via Direct Deposit and receive \$150
- Complete 20 posted debit card transactions (excludes ATM transactions) and receive \$70
- Sign up to receive e-Statements, and receive \$30

In order to be eligible for this limited-time offer, you must be 18 years or older at the time of account opening and apply online or in-person using the promotion code. Limit of 1 per person. Checking offer is not available to existing personal checking account owners who are the primary account holder.

Account ownership is defined as being a primary account holder on any active personal checking account (only joint owners on a checking account can qualify, not primary owners). If you open more than one personal checking account during the promotion period, the first account opened is the account that qualifies. An active personal checking account is one in good standing, which is not in default of any loan obligation to Midland States Bank and not subject to any legal or administrative order or levy. You cannot have a charged-off account balance at the start of the promotion

In order to qualify for this promotion, direct deposits must be an electronic deposit of your paycheck, pension, or government benefits (such as Social Security) from your employer or the government. Person to Person payments (such as Popmoney, Zelle, Venmo, PayPal) are not considered a direct deposit.

If the account is closed by you or Midland States Bank within 180 days after opening, you will forfeit the offer and be subject to an account closing fee.

You can open only one new checking account related incentive every two years from the last enrollment date and only one incentive per account. (This is defined as any type of cash incentive.)

This incentive is considered interest, producing a 1099-INT form.

These terms and conditions of the \$250 Checking Account Incentive are supplemental to the Disclosures and Customer Agreements and the Pricing Schedule for Deposit Accounts that apply to your account. Refer to the Truth in Savings Disclosures included in the Disclosures and Customer Agreements for the provisions that apply to your account, including variable rate and tiered rate information and additional account features and details.