

Up to

\$250

**Cash
Bonus
to You**

**when you open a new
Cash Back Checking Account**

For a limited time, Essex Bank will pay you up to \$250* **plus** 1% cash back on non-PIN debit card purchases (up to \$10 per month) when you open a new Cash Back Checking account.

Call today!

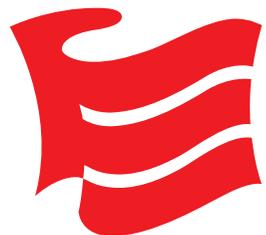
Timberlake:

(434) 237-1323

Old Forest Road:

(434) 385-1650

Lynchburg's totally different bank.



Essex Bank

EssexBank.com

*Valid only for new Cash Back Checking accounts opened in person at the Timberlake, Old Forest, Fairfax and Stonehenge branch locations. Limited to one account per household. Cash bonus only available to new customers that do not currently have a personal checking account with us and have not received a cash bonus from Essex Bank in the prior 12 months. \$50 minimum deposit to open. \$9.95 monthly service charge unless a \$500 minimum direct deposit is made per statement cycle or a \$1,500 average daily balance is maintained in the account. You may earn 1% cash back on any online or signature-based debit card transaction, up to \$10 per statement cycle. In addition to the standard cash back rewards associated with the account, new account customers are eligible to receive up to \$250 credited in \$50 monthly increments for the first five (5) complete monthly statement cycles. The first monthly statement cycle will be a partial month depending on when the account is opened and therefore does not qualify as a complete statement cycle. The bonus program will begin on your second monthly statement cycle and will run through the sixth monthly statement cycle. Each of the \$50 increments will be credited to your new checking account on the last day of your statement cycle. In order to qualify for the \$50 monthly rewards, you must (1) Open a Cash Back Checking account at the eligible branch locations listed above; (2) avoid the monthly service charge; (3) conduct at least 5 non-pin, signature-based debit card transactions during each monthly statement cycle; and (4) conduct one bill payment transaction through online banking during each monthly statement cycle. If you do not meet the qualifications listed above in any one of the eligible monthly statement cycles, you will not receive the \$50 bonus for that month, however you will remain eligible to receive a bonus if qualifications are met in subsequent eligible months. All cash rewards will be reported to the IRS as taxable income.

