



GET

**\$100**

when you open an Empire State Bank  
Free Personal Checking Account\*  
and set up direct deposit\*\*

\*No Monthly fee for the Empire State Bank Free Personal Checking account.

\*\*To receive the \$100 checking bonus: 1) Open a new Empire State Bank Free Checking account, which is subject to verification; 2) Deposit \$25 or more at account opening; AND 3) Have your direct deposit made to this account within 90 days of account opening. A qualifying direct deposit is a direct deposit of your salary, pension, Social Security, or other regular monthly income electronically deposited through the Automated Clearing House (ACH) network to this checking account by your employer or an outside agency. Transfers from one account to another, mobile deposits, or deposits made at a banking location or ATM, do not qualify as a direct deposit. After you have completed all the above checking requirements, we'll deposit the bonus in your new account within 90 days of account opening. Cash bonus is limited to one per person and subject to 1099 reporting. Product terms subject to change. Offer will expire on March 31, 2019 and may be extended at Empire State Bank's option only. Deposit products offered by Empire State Bank,

Member FDIC.