

Check Out The Rewards. Check Into Savings.

Local Banking Has Its Rewards

Do you wish you could get rewards for things you're already doing? Now you can. Open a WBT Interest account or a WBT Cash Back account to earn rewards and receive refunds on ATM fees when certain qualifications are met*.

With a WBT Interest Account or a WBT Cash Back Account, You Can:

- ✓ Get refunds on ATM fees*
- ✓ Use Free Online Banking (Message and data rates may apply.)
- ✓ Receive a Free Debit Card
- ✓ Earn monthly rewards* when you:
 - Use your Debit Card for at least 15 purchases of \$5 or more
- Receive eStatements
- Use direct deposit or automatic payment
- Log in to online banking



WBT INTEREST CHECKING*

Checking that pays high interest

Earn rewards when qualifications are met during each monthly qualification cycle*

- 0.60% APY on balances up to \$30,000
- 0.60% - 0.25% APY on balances over \$30,000

0.05% APY paid even when qualifications are not met



WBT CASH BACK CHECKING*

Checking that pays cash back on your debit card purchases when qualifications are met*

4% cash back on debit card purchases if qualifications are met*

Up to \$8.00 in cash back each month*



WBT SAVER ACCOUNT*

Pair a high interest saving with your WBT checking accounts

0.40% APY on balances up to \$10,000 and an APY of 0.40%-0.18% on balances over \$10,000 if qualifications are met*

0.05% APY on all balances if WBT Interest or WBT Cash Back qualifications are not met

Open your WBT Interest or WBT Cash Back account online at wilsonbank.com.

*See back for details

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Middle Tennessee's Community Bank™

QUALIFICATION INFORMATION:

To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your WBT Interest account or WBT Cash Back account during each Monthly Qualification Cycle: (1) At least 1 direct deposit or ACH payment (use of routing number and account number to complete a transaction). (2) Receive E-statements. (3) Log into online banking. (4) At least a combined total of 15 debit card purchases, with each transaction of \$5.00 or more. Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases less than \$5.00, debit card purchases processed by merchants and received by our bank as ATM transactions. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards. "Monthly Qualification Cycle" ends on the 18th of each calendar month. Should the 18th calendar day fall on a non-business day, the Monthly Qualification Cycle will end on the business day preceding the 18th. The next Monthly Qualification Cycle begins the next business day following the end of the previous month's cycle. A business day is defined as Monday-Friday, excluding federal holidays.

REWARD INFORMATION:

If qualifications are met during each Monthly Qualification Cycle:

WBT Cash Back accounts will receive:

4% cash back on any debit card purchase that post to and clear the account during the monthly qualification cycle up to a total cash back of \$8.00 per Monthly Qualification Cycle. When qualifications are not met, cash back is not received.

Reimbursements of domestic ATM fees of \$4.99 or less that are incurred during the qualification cycle, up to a maximum of \$20. An ATM receipt must be presented for reimbursements of individual ATM withdrawal fees of \$5.00 or higher. When qualifications are not met, ATM fees are not refunded.

WBT Interest accounts will receive:

An interest rate of 0.60%, resulting in an APY of 0.60%, on daily balances up to and including \$30,000; and daily balances over \$30,000 earn an interest rate of 0.10% on the portion of the daily balance over \$30,000, resulting in a range from 0.60% to 0.25% APY depending on the account's balance. When qualifications are not met, the interest rate earned on the account's entire balance will be 0.05% resulting in an APY of 0.05%.

Reimbursements of domestic ATM fees of \$4.99 or less that are incurred during the qualification cycle, up to a maximum of \$20. An ATM receipt must be presented for reimbursements of individual ATM withdrawal fees of \$5.00 or higher. When qualifications are not met, ATM fees are not refunded.

WBT Saver accounts will receive:

An interest rate of 0.40%, resulting in an APY of 0.40%, on daily balances up to and including \$10,000; and daily balances over \$10,000 earn an interest rate of 0.15% on the portion of the daily balance over \$10,000, resulting in a range from 0.40% to 0.18% APY depending on the account's balance. When qualifications are not met through either a WBT Interest account or a WBT Cash Back account, the interest rate earned on the WBT Saver account's entire balance will be 0.05% resulting in an APY of 0.05%.

All rewards are credited to each account on the last day of the current statement cycle. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. You will automatically qualify for the account's rewards during your account's first statement cycle. If the account is closed before rewards are credited, you will forfeit the rewards.

APY = Annual Percentage Yield. APYs accurate as of 2/11/2021. APY calculations are based on an assumed balance of \$100,000 and an assumed statement cycle of thirty (30) days. Rates may change after account is opened without notice to you. Fees could reduce the earnings on the account.

ADDITIONAL INFORMATION:

Account approval, conditions, qualifications, limits, time frames, enrollments, log-ons and other requirements apply. A \$100 minimum deposit is required to open each account. Limit of 1 account type per Social Security Number (SSN). There will be a recurring Account Fee of \$5 each monthly statement cycle on the WBT Interest account and the WBT Cash Back account that will be waived if you receive E-statements during the monthly statement cycle. The accounts are not to be used for commercial purposes. If the account is closed, you will forfeit any rewards that have not been credited to your account.