

You open the account.
We'll deliver the bonus up to

\$200*



Find your harbor.

Receive **\$100** + Receive an additional **\$100**

when you open a new checking account with HarborOne. Just make a direct deposit of at least \$2,500 over 60 days to qualify!

when you add a new savings or money market account. Just make deposits totaling \$500.00 within the first 60 days of the checking account opening.

Register for the bonus by December 31, 2019 to be eligible at harborone.com/register or call 800-244-7592.





#1 Bank in Massachusetts. **Again.**



P.O. Box 720, Brockton, MA 02303

Vendor
Indicia
here

***Location where offered:** Offer available 11/1/2019-12/31/2019 only to residents of MA, NH, and RI.

Registration: Account holders must open and fund their account AND register for the bonus by 12/31/19 at harborone.com/register in order to be eligible.

Criteria for New Customers: New customer to the Bank; Existing customer that did not have a checking account; Existing customer that is not the tax owner on any existing checking account; Considered new if the customer has not had a checking account in prior 12 months; If multiple accounts are opened with the same signer, only one account will be eligible for the incentive.

To receive the \$100 Checking bonus: 1) Open any new eligible HarborOne Personal Checking Account; 2) Receive direct deposits totaling at least \$2,500 to this account within 60 days of account opening. Qualifying direct deposits are recurring electronic deposits of your paycheck, pension or government benefits such as social security from your Employer or the Government. Direct Deposits that do not qualify include: deposits to your account made by an individual using online banking or internet payment provided, Person-to-Person and bank transfers between your existing HarborOne Bank accounts or accounts you have at other financial institutions or brokerages.

To receive the \$100 Savings bonus: Open any new eligible HarborOne Personal Savings or Money Market account in accordance with the minimum opening balance requirement and make deposits totaling \$500.00 within the first 60 days of the Checking Account Opening. (Must also complete checking bonus requirements to be eligible for the additional \$100.00)

Bonus Conditions: Account must remain open, active, in good standing, and in the same product type through the 60 day period from account opening to receive the bonus for noted offers above. Once the offer criteria is met, the bonus will be credited into the new personal checking or savings account no later than 80 days from account opening.

We offer checking and savings accounts with Annual Percentage Yields (APYs) that depend on the type of account you choose. For representative examples see below. The Annual Percentage Yields (APYs), are accurate and effective as of 11/1/2019 for the following **representative examples** below:

Checking: iChecking with a minimum balance of \$0.01-\$19,999.99 will earn an APY of 0.30%; \$20,000 or more will earn 0.30% -0.05%; if eligibility requirements are not met, the entire balance will earn an APY of 0.05%. To maintain iChecking account you must meet the following eligibility requirements each calendar month: Receive your account statement electronically AND at least one direct deposit must post to your account OR at least ten debit card point of sale transactions must post and clear to your account. iChecking requires a minimum of \$10 to open the account. You must maintain a minimum average daily balance of \$500.00 to avoid a \$5 monthly maintenance service charge.

Savings: Our statement savings account pays a 0.07% APY and requires a minimum of \$5.00 to open the account. You must maintain a minimum average daily balance of \$200.00 or combined average daily balances of \$2,000.00 to avoid a \$2 monthly maintenance service charge.

Money Market: Our rewards money market account If your daily balance is more than \$0.00 but less than or equal to \$24,999.99 the interest rate paid on the entire balance in your account will be 1.49 % with an annual percentage yield of 1.50%; If your daily balance is \$25,000.00 but less than or equal to \$99,999.99 the interest rate paid on the entire balance in your account will be 1.78 % with an annual percentage yield of 1.80 %; If your daily balance is \$100,000.00 but less than or equal to \$249,999.99 the interest rate paid on the entire balance in your account will be 1.78 % with an annual percentage yield of 1.80 %; If your daily balance is \$250,000.00 but less than or equal to \$499,999.99 the interest rate paid on the entire balance in your account will be 1.49 % with an annual percentage yield of 1.50 %; If your daily balance is \$500,000.00 but less than or equal to \$999,999.99 the interest rate paid on the entire balance in your account will be 0.35 % with an annual percentage yield of 0.35 %; If your daily balance is \$1,000,000.00 but less than or equal to \$2,999,999.99, the interest rate paid on the entire balance in your account will be 0.35 % with an annual percentage yield of 0.35 %; If your daily balance is \$3,000,000.00 or more, the interest rate paid on the entire balance in your account will be 0.35% with an annual percentage yield of 0.35%. Rewards money market requires a minimum of \$25,000 to open this account. You must maintain a minimum average daily balance of \$25,000.00 to avoid a \$25 monthly maintenance service charge.

Interest rates are variable and subject to change. Additionally, fees may reduce earnings on the account. Bonus offers do not apply to those customers who have been paid a promotional premium in the past 24 months. Bonuses are considered interest and will be reported on IRS Form 1099-INT. Please consult your tax advisor. Offer is subject to change or cancellation without notice. HarborOne Bank employees are not eligible.

Member FDIC. Member SIF.