

Personal Account Options To Earn Points Faster	One-Time Points Earned	Monthly Points Earned
Mortgage Of \$75,000 And Over	15,000	—
Open A New Personal Credit Card	10,000	\$1 Spent = 1 Point Earned
Open A Home Equity Line Of Credit	5,000	—
<b>OPEN A PERSONAL CHECKING ACCOUNT</b>		
Ultimate Checking + Debit Card	2,500	\$4 Spent = 1 Point Earned
Ultimate Interest Checking + Debit Card	2,500	\$4 Spent = 1 Point Earned
Gold Leaf Ultimate Checking + Debit Card	2,500	\$4 Spent = 1 Point Earned
Set Up Auto-Transfer From Checking To Savings Account	500	—
Enroll In eStatements	500	—
<b>OPEN A PERSONAL SAVINGS ACCOUNT</b>		
Personal Savings Account	500	—
Callaway Kids Bank Saving Account	500	—
Easy Save Saving Account	500	—
<b>OPEN A PERSONAL MONEY MARKET ACCOUNT</b>		
Signature Money Market Account	500	—
Premium Money Market Account	500	—
Advantage Money Market Account	500	—
<b>OPEN A NEW PERSONAL LOAN<sup>2</sup></b>		
\$0 - \$2,500	500	—
\$2,501 - \$7,500	2,000	—
\$7,501 - \$12,500	3,000	—
\$12,501+	5,000	—
Enroll In Online Personal Banking	250	—
Enroll In Direct Deposit	250	15

**\$1 SPENT =  
1 POINT EARNED  
FOR CREDIT CARDS<sup>1</sup>**

**\$4 SPENT =  
1 POINT EARNED  
FOR DEBIT CARDS<sup>1</sup>**

**Callaway Bank  
Rewards for Business  
and Personal**

Earn points on everyday purchases and when you sign up for additional services and products.<sup>1</sup>

- ✓ Auto enrollment
- ✓ No cost for this program
- ✓ Earn points on credit and debit card spending<sup>1</sup>

You or your business can redeem points for gift cards, merchandise, travel packages, or donate to select local charities.

Your Rewards registration information is included in the welcome letter sent at the beginning of the following month.

- ✓ Check point balances
- ✓ Sign up for electronic reward statements
- ✓ Shop and redeem points

(1) ULTIMATE CHECKING, ULTIMATE INTEREST CHECKING, GOLD LEAF ULTIMATE CHECKING MUST HAVE ACTIVE DEBIT CARD; AND/OR REWARDS CREDIT CARD. ACCOUNTS MUST BE IN GOOD STANDING. TAX PAYMENTS AND ATM WITHDRAWALS ARE NOT ELIGIBLE TO RECEIVE POINTS. OTHER RESTRICTIONS MAY APPLY, FULL PROGRAM DETAILS AVAILABLE: CALLAWAYBANKREWARDS.COM.

(2) CO-SIGNER ON LOAN IS NOT ELIGIBLE FOR POINTS.