



# OneWest Bank®

A Division of CIT Bank, N.A.

## Give a gift that grows!

# \$25

# Holiday Savings Bonus

### When you open a Personal Savings account with new money for your kid.

Must be under 18 years old. Restrictions apply.  
See details below.



### Visit [onewestbank.com](http://onewestbank.com) or call 855-503-9976

Limited time offer. \$25 bonus offer is for minors under 18 years old for whose benefit a new OneWest Bank Personal Savings account ("Savings account") is opened between November 27, 2018 and January 15, 2019 under the California Uniform Transfer to Minors Act. Account must remain active for at least 90 days after account opening. Initial deposit may not include funds that were held in another account at OneWest Bank, a division of CIT Bank, N.A. ("OneWest Bank") or at CIT Bank, N.A. through [CITbank.com](http://CITbank.com) ("CIT") at the time of account opening. Funds withdrawn from OneWest Bank or CIT within 90 days prior to account opening are also restricted. A \$25 bonus will be paid as a statement credit to the Personal Savings account within 30 days after completion of the 90-day open account requirement. Savings account must remain open and in good standing for the bonus to apply. Minimum deposit required to open account and obtain bonus is \$100. Annual Percentage Yield (APY) as of November 27, 2018 for Personal Savings: 0.05% APY on balances below \$1,000; 0.05% APY on balances of \$1,000-\$4,999; 0.05% APY on balances of \$5,000-\$9,999; 0.15% APY on balances of \$10,000-\$24,999; 0.20% APY on balances of \$25,000-\$49,999; 0.35% APY on balances of \$50,000-\$99,999; and 0.40% APY on balances of \$100,000-\$9,999,999; and 0.40% APY on balances of \$10,000,000 or more. Rates are variable and may change at any time without prior notice. Fees could reduce earnings on the accounts. Contact a banking office for complete terms, fees and conditions. Bonus payment may be reported as interest earned on IRS form 1099-INT for the calendar year in which it was paid. Recipient is responsible for any applicable taxes. Limit one offer per customer and five per household. Accounts cannot be opened in the name of a business. Employees of CIT Group Inc. or any of its affiliates, including CIT Bank, N.A. and its OneWest Bank division are not eligible for this offer.

Offer Code: **Holiday25sav**

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