



Guaranty Bank

PERKS

Banking with Guaranty Bank has its Perks!

Simply choose the checking account that fits your needs and enjoy Perks like:



\$300 new consumer checking account bonus¹

\$50 consumer savings account bonus with RoundUp program enrollment²

- Free initial order of standard checks
- Free safe deposit box for 1 year – any size³
- 0.25% rate increase applied to standard Guaranty Bank Health Savings Account
- Preferred rate on consumer Money Market and consumer CDs (any term), any consumer Savings

- Available with all consumer checking accounts
- \$3.00 Paper Statement Fee waived. Free eStatements available with valid email address.

Scan to Start



Guaranty Bank

Your Life. Your Money. Your Bank. **MEMBER FDIC**



Open any consumer checking account between 4/1 - 5/31/26 to qualify for this offer. Subject to change without notice. **New Consumer Checking Account Bonus Offer:** Earn a \$300 bonus when you open a new consumer checking account, subject to approval, and meet all of the following requirements within 90 calendar days of account opening ("qualifying period"). To qualify for the New Consumer Checking Account Bonus Offer, Open a consumer checking account with the required minimum opening deposit (ranges from \$25 - \$50). At least one direct deposit or direct debit made through the Automated Clearing House (ACH) network has posted and settled to the account. **Qualifying Transactions for Bonus Offer:** Direct deposit ACH examples are, but not limited to, an electronic deposit of your paycheck, pension or government benefits from your employer or the government. Person to person or Account to Account payments (such as, but not limited to, Zelle Venmo or CashApp) are not considered a direct deposit. Direct debit ACH examples would be, but are not limited to a car payment, mortgage, rent payment or another household bill. All transactions must have posted and settled to the account by the last business day of the statement cycle. **Consumer Checking Bonus Eligibility:** All requirements must be completed within the 90-day "qualifying period". The account must also be open for at least 30 calendar days and have a positive balance at the end of the 90-day "qualifying period" to be eligible for the bonus. This offer is available only to new Guaranty Bank consumer checking clients. New client cannot have closed a Guaranty Bank consumer checking account within the previous 12-month period. Current Guaranty Bank consumer checking account holders and business accounts are not eligible for this bonus offer. Must be a Missouri resident to open an account and be eligible for the offer. **Consumer Checking Bonus Payment:** The bonus will be deposited into your new Guaranty Bank consumer checking account within 30 calendar days after all of the qualifying requirements are met, provided the requirements were met within the "qualifying period", and the account is active and has a positive balance at the time of the bonus payment. **Additional Terms:** Minimum opening deposit requirements range from \$25 - \$50, depending on the checking account type. (For Example, Bank On Checking minimum - \$25 and Elevate Checking - \$50). This offer is limited to one bonus per customer, per account, and will be paid to the primary owner. Customers who have previously received a new account bonus are not eligible. Offer cannot be combined with other offers. **Paper Statement Fee:** Consumer checking account have a paper statement fee per statement cycle if the account receives paper statements. This fee ranges from \$2 - \$3 depending on the account type. Valid email address is required for eStatements. Fees may reduce earnings. **Early Closing Fee:** An early closing fee of \$20 will be charged if your consumer checking account is closed within 90 calendar days of account opening, regardless of bonus qualification. Perks Banking offers are subject to change without notice. **Tax Information:** All bonuses and offers will be reported to the IRS under the primary account owner, as applicable. The primary account owner is the owner whose Taxpayer Identification Number (TIN), such as a Social Security Number (SSN), is assigned to the account and has tax responsibility. Client will be responsible for taxes on this bonus. Consult your tax advisor. Member FDIC. **Consumer Checking Annual Percentage Yield (APY)** will range from 0.00% - 2.75% depending on the account type that is opened. APY range is accurate as of January 2, 2026, and is not an introductory rate. Additional account requirements will apply to the Elevate Checking account to obtain the premium APY. Rate may change after the account is opened. A minimum opening deposit of \$50 is required, except for Empower Youth and BankOn checking accounts, which only need 25 to open. Fees could reduce earnings. Visit www.gbkm.com for more information on our consumer checking products.

Consumer Savings Account with RoundUp Offer: Earn a \$50 bonus when you enroll in the Guaranty Bank's RoundUp Program and meet the eligibility requirements. The RoundUp program automatically rounds up your everyday debit card transactions to the nearest whole dollar and puts the extra change directly into your savings account. Qualifying period begins 30 calendar days after enrollment into the RoundUp program. To qualify for the Savings RoundUp Offer, Must be an existing or new Guaranty Bank consumer checking and savings account holder. Have an active debit card linked to the checking and savings (same ownership). Have at least 10 RoundUp transactions successfully transferred to your Guaranty Bank savings account within 90 calendar days of RoundUp enrollment date. **RoundUp Eligibility Requirements:** All transactions must have posted and settled to your savings account before the end of the 90-day qualifying period. The account must be active and have a positive balance at the time of bonus is credited. This offer is limited to one bonus per customer, per account. Customers who have previously received a bonus for enrolling in the RoundUp Savings Program are not eligible. Money Market accounts do not qualify for the offer. Perks Banking offers are subject to change without notice. **RoundUp Bonus Payment:** The \$50 RoundUp bonus will be credited to your Guaranty Bank savings account within 30 calendar days after meeting all qualification requirements. **Tax Information:** All bonuses and offers will be reported to the IRS under the primary account owner, as applicable. The primary account owner is the owner whose Taxpayer Identification Number (TIN), such as a Social Security Number (SSN), is assigned to the account and has tax responsibility. Client will be responsible for taxes on this bonus. Consult your tax advisor. Member FDIC. **Savings Account Annual Percentage Yield (APY):** Visit www.gbkm.com for current rates on savings products.

³Safe Deposit Box credit applies to first year rental only.