



## Welcome to the Beachwood Branch

3723 Park East Drive

### Special Offers

November 1 — November 29, 2019

## OPEN A NEW PERSONAL CHECKING ACCOUNT AND GET \$200\* WHEN YOU:

- 1 Enroll in eStatements; and
- 2 Establish a recurring electronic direct deposit of \$100 or more; plus
- 3 Make 10 debit card purchases

*Offer is valid for qualified new accounts opened at the Beachwood Office November 1—29, 2019 with this flyer.*

*\*See back for details.*

## MAKE IT HAPPEN WITH A CIVISTA BANK HOME EQUITY LINE OF CREDIT

**RATES AS LOW AS 4.75% APR & NO CLOSING COSTS<sup>2</sup>**

**PLUS, NO ANNUAL FEE** with automatic monthly payment deduction from a Civista Bank personal checking account.

*Offer is valid for applications taken with this flyer at the Beachwood Office November 1—29, 2019.*

*<sup>2</sup>See back for details.*

## JUMP START YOUR SAVINGS WITH A NEW PERSONAL MONEY MARKET INVESTMENT ACCOUNT

<b>1.65%</b>	<b>0.55%**</b>
3-Month Introductory Rate	1st Year Annual Percentage Yield

*Offer is valid on accounts opened at the Beachwood Office November 1—29, 2019 with this flyer.*

*<sup>3</sup>See back for details.*



NMLS# 412766 | Member FDIC

<sup>1</sup>Additional details for New Personal Checking Account:

Qualified direct deposit and debit card purchases must post to your account within 60 days of account opening. Minimum opening deposit is \$50.00. Offer valid for new personal checking customers and excludes existing Civista personal checking account owners and those closed within the last six months. Employees of Civista Bank, its affiliates and its subsidiaries are not eligible. Offer cannot be combined with any other offer and limited to one per household.

eStatement is promotion account standard. Optional paper statement may be substituted upon request but would disqualify account holder from this promotion. A \$2.00 paper statement delivery charge may apply.

The reward will be deposited into your new account within 90 days of account opening, upon meeting all promotion qualifications and will be identified as "Checking Promo Reward" on your monthly statement. Tax reporting of reward funds may apply depending on account type. Consult your tax advisor.

**Banker:** Use Marketing Promo Code **C19** at account opening.

<sup>2</sup>Additional details for Home Equity Line of Credit:

Home Equity Line of Credit (HELOC) lowest rate is Prime (4.75% Annual Percentage Rate (APR) as of 10/31/19). The lowest rate includes no closing costs for equity lines under \$500,000.00 that remain open for at least 36 months. If you close your line of credit within 36 months of account opening, the bank origination fee waived at account opening (\$350.00 as of 10/1/19) may be assessed. Annual fee is \$50.00 and is waived with automatic monthly payment deduction from Civista Bank checking account. The APR may vary based on The Wall Street Journal "Prime Rate" (Prime) as published on the first day of the month. Minimum APR is 3.25% and maximum APR is 25.00%. Rate and terms may change at any time and may vary by property type, loan amount, credit history, and loan-to-value ratio. Property insurance required and flood insurance may be required. Consult your tax advisor regarding the tax deductibility of interest. **Important Consideration when managing Interest-Only Payments:** the interest rate on a home equity line of credit is variable; therefore, your monthly interest-only payment may change with market rates. Your principal balance is only reduced when you make voluntary principal payments during the 15 year draw period of your home equity line of credit. At maturity, any remaining account balance outstanding will be due in a single balloon payment. At that time, the bank may, but is not obligated to, refinance the line of credit. Subject to credit and property approval.

<sup>3</sup>Additional details for Personal Money Market Investment Account:

**\*\*Annual Percentage Yield (APY) and interest rates are accurate as of October 31, 2019.** The 0.55% APY reflects a 3-Month introductory interest rate of 1.65% and a post-introductory rate of 0.20% for balances of \$2,500.00—\$49,999.99. The minimum opening deposit is \$2,500.00 and money deposited including transfers into the account must be new money to Civista Bank. This is a variable rate account and the rate may change any time after the first 90 days. After the 90 day promotional period, the following APY will apply based upon October 31, 2019 rates: a 0.20% APY applies to the \$2,500.00 to \$49,999.99 balance tier; a 0.25% APY to the \$50,000.00 to \$99,999.99 balance tier; and a 0.35% APY for balances \$100,000.00 and greater. Interest is compounded daily and paid monthly. Withdrawals are limited to six per statement cycle. Balances below \$2,500.00 are subject to a \$12.00 monthly maintenance fee. eStatements are the account standard. Paper statements are available for a \$2.00 monthly fee. Fees may reduce earnings on the account. An Early Account Closing fee will apply to accounts closed within 90 days of opening. Offer is limited to one per household.