

Easiest \$20 you'll ever make. Until next month.

extra**20**SM checking

Now your bank pays you.

Introducing a banking product that pays you to keep doing what you're doing already. Just have \$1,500 or more in direct deposits, pay two bills through the BillPay tab in Online Banking and we'll credit \$20 every month to your **extra20** savings account.




that's up to:

\$240
in 1 year

\$720
in 3 years

\$1,200
in 5 years

 **Santander**[®]
a bank for your ideasSM

 Visit santanderbank.com/extra20  Visit your local branch  Call 1.855.806.6515

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To receive extra20 bonuses, you must have both an extra20 checking and an extra20 savings account (minimum opening deposit of \$25 and \$10, respectively). Conditions to receive bonuses: You will receive a \$10 Direct Deposit bonus with direct deposits of \$1,500 or more to your extra20 checking account in a service fee period. If you qualify for the Direct Deposit Bonus and you pay two bills from your extra20 checking account through the BillPay tab in Online Banking in the same period you will receive the \$10 BillPay bonus. Bonuses will be credited to your extra20 savings account on the first business day after your extra20 checking account service fee period ends. Your bonuses will be reported as interest on a Form 1099-INT in the year received. Limit 1 extra20 package per person.

SANTANDER AT WORK

EMPLOYEE BANKING BENEFIT

Santander has partnered with your employer to bring you a unique banking benefit - Santander At Work. It combines educational tools and resources along with a choice of banking packages to suit your needs. Take advantage of this partnership program. It's designed to provide you with the access and knowledge you need to manage your finances—now and in the future.

SANTANDER AT WORK PREMIER PARTNERSHIP BANKING

- Interest-bearing checking and Money Market Savings account.
- No monthly fee for Premier Partnership Checking with \$20,000 or more in combined balances in checking, savings, money market savings, CDs, IRAs, investments or loans.¹
- \$500 off mortgage closing costs.²
- No fee to make a withdrawal at other banks' ATMs in the U.S. from Premier Partnership Checking accounts.³
- No fees for stop payments, bank checks and regular traveler's cheques.
- Free checks.⁴
- Exclusive toll-free customer service phone number with priority service.

SANTANDER AT WORK PREFERRED PARTNERSHIP BANKING

- Interest-bearing checking and Money Market Savings account.
- \$250 discount off of mortgage closing costs when you set up automatic payment.⁵
- Monthly fee for Preferred Partnership Checking waived each month you receive a recurring direct deposit or have qualifying balances.⁶
- No fee to make a withdrawal at other banks' ATMs in the U.S. from Preferred Partnership Checking accounts.³
- Free checks.⁴

SANTANDER AT WORK CLASSIC PARTNERSHIP BANKING

- Monthly fee for Classic Partnership Checking waived with \$500 or more in total direct deposits or with at least \$750 average daily balance.⁷
- Classic Savings account with competitive rates.

PARTNERSHIP PACKAGES ALSO OFFER THESE OUTSTANDING FEATURES:

- Educational tools and resources.
- Access to team members—in more than 700 Santander Branches and nearly 2,200 ATMs throughout the Northeast, including ATMs available in your local CVS/pharmacy® locations.



Call 888-875-3523



Stop by any Santander Branch



Visit santanderbank.com/SAW

Take advantage of this great Santander At Work Partnership Banking offer!



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¹ Not counted as part of the combined balance for the service fee period are the following: mortgage loans; student loans; credit card balances, and unsecured personal loans issued by FIA Card Services, N.A.; the unused portion of any Santander credit line; and indirect auto loans obtained through automobile dealers. If not waived, monthly fee is \$10.

² To qualify, you must open or have a Santander Premier Partnership Checking account at least 12 days prior to loan closing, and you must authorize automatic payment (e-Pay) of your monthly mortgage payments from that account. Cannot be combined with other offers. All applications are subject to approval. Contact a mortgage development officer for additional details.

³ Does not apply outside the 50 United States. ATM owner may charge a separate fee.

⁴ Free Graystone checks or \$15 discount toward alternate designs.

⁵ To receive the closing costs discount, you must have or open a Santander Preferred Partnership Checking account at least 12 days prior to loan closing, and you must authorize automatic payment (e-Pay) of your monthly mortgage payments from that account. All applications are subject to approval.

⁶ Monthly fee waived each month you receive a recurring direct deposit, or maintain a \$2,500 average daily balance in your checking account or a \$7,500 combined balance in your checking, savings or money market savings accounts, for the service fee period (Otherwise \$10).

⁷ Monthly fee of \$10 waived when you have at least \$500 in cumulative direct deposits, or a minimum of \$750 average daily balance in your checking, for the service fee period.

Introducing Santander® At Work (SAW)

Santander At Work adds a new dimension to your employee benefit program. Take a look at your exclusive banking benefits:

- Financial education tools and resources designed to help you meet your personal financial goals.
- A choice of banking packages, including extra2o® checking, an account that can pay you for banking with us.
- A 1-800 number and website solely focused on helping Santander At Work members.
- A dedicated Santander At Work banking representative.
- Access to more than 700 Santander® branches and 2,000 ATMs.

Financial Tools & Resources.

Take control of your financial future. We'll help you identify your financial priorities and establish financial goals. What's more, we'll provide the professional advice and educational tools to help you meet those goals. Whether it's home ownership, understanding credit or investing 101, we'll provide the kind of information that will help you make informed financial decisions.

We Make It Easy To Switch.

No matter what you choose, we'll help you move your account. Our Santander® Switch Services makes switching easy. You'll have a team of switch agents who will manage switching your direct deposits, online bill payments and automatic payments for you. We help take the hassle out of changing banks.

About Santander.

Santander® is a locally committed bank backed by the strength of a global financial leader. We have been providing retail and commercial customers with thoughtful guidance and unsurpassed security for more than 150 years. Santander is a different kind of bank, dedicated to helping our customers realize their ideas for the future. Perhaps this is why more than 100 million customers worldwide have selected Santander Group . We listen.



*Santander Bank does not provide, endorse or guarantee any third-party product, service or information. NerdWallet is not affiliated with Santander Bank and is solely responsible for its products and services.

1 You can receive extra2o bonuses if you have both an extra2o checking and an extra2o savings account (minimum opening deposit of \$25 and \$10 respectively). You receive a \$10 Direct Deposit bonus with direct deposits of \$1,500 or more to your extra2o checking account in a service fee period. If you qualify for the Direct Deposit Bonus and you pay two bills from your extra2o checking account using the BillPay feature in Santander's Online or Mobile Banking in the same period, you receive a \$10 BillPay bonus. Bonuses credited to your extra2o savings account on the first business day after your extra2o checking account service fee period ends. Your bonuses will be reported as interest on Form 1099-INT in the year received. Limit 1 extra2o account per person.

2 Not counted as part of the combined balance are the following: mortgage loans; student loans; credit card balances; unsecured personal loans and lines of credit issued by FIA Card Services, N.A.; the unused portion of any Santander credit line; and indirect auto, marine, and recreational vehicle loans obtained through dealers.

3 Premier Partnership Package discount includes free Graystone-style or Santander checks or \$15 discount on alternate design. extra2o® checking and Preferred Partnership Package discount includes free first order of Santander checks or \$15 discount on alternate design.

4 Domestic ATMs are ATMs in the 50 United States, the District of Columbia and Puerto Rico. ATM owner may charge a separate fee.

5 All applications are subject to approval.

6 Discount available on loans secured by properties in CT, DC, DE, MA, MD, ME, NH, NJ, NY, PA, RI, VT and parts of VA. To qualify for the discount, you must (1) open or have a Santander checking account at least 12 days prior to loan closing; and (2) authorize automatic payment (e-Pay) of your monthly mortgage payments from that Santander checking account. One discount per loan. All applications are subject to approval. Cannot be combined with other offers. Contact a mortgage development officer for additional details.

7 When you promptly notify us.

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YOUR BANKING BENEFIT SANTANDER® AT WORK

 **Santander®**
a bank for your ideas™



Take advantage of this benefit and the opportunity to establish a relationship with Santander. We're a different kind of bank, dedicated to helping our customers realize their ideas for the future. With more than 700 branches and over 2,000 ATMs in the northeastern U.S. including ATMs in a majority of CVS/pharmacy® locations, you'll find a Santander branch near you.

Banking Packages to Suit Your Needs.

Available with all packages: Santander® Debit MasterCard® with Santander Cash RewardsSM program, and loan discounts.

Checking	Best Suited if You Are Looking for:	Monthly Fee	Ways to Avoid Monthly Fee	Check Discounts ³	No-fee at Santander Domestic ATMs	No-Fee at Non-Santander Domestic ATMs ⁴	Companion Savings
extrazo® checking 	An account that rewards you \$20 a month ¹ into your extrazo savings. ¹	\$10	Waived provided you have a minimum of \$1,500 total direct deposit for the service fee period.	✓	✓	\$3	extrazo savings
Preferred Partnership Package 	Interest bearing checking account with money saving features and the convenience and access you need to bank on your terms.	\$10	Waived each month you receive a recurring direct deposit, or maintain a \$2,500 average daily balance in your checking account, or \$7,500 combined balanced in your checking, savings and money market savings accounts, for the service fee period.	✓	✓	✓	Preferred Plus Money Market Savings
Premier Partnership Package 	Interest bearing checking account that rewards consumers for their relationship with Santander.	\$10	Maintain \$20,000 or more in combined balances in checking, savings, money market savings, CDs, IRAs, investments, and loans. ²	✓	✓	✓	Premier Money Market Savings

Credit Card options that work the way you want them to.

Credit	Best Suited if You Are Looking for:	Low Intro Rate on Balance Transfers	Rewards	Benefits	Reward Points May Be Redeemed for:
Bravo® 	A card with big rewards.	✓	✓	Customers earn 3x points for every dollar spent on gas, groceries, and restaurants up to 15,000 points per calendar quarter. After that, and for all other purchases, the customer will earn 1 point for every dollar spent on qualified purchases.	<ul style="list-style-type: none"> Cash back via Statement Credit Gift cards Travel with no blackout date Merchandise
Sphere® 	A card with big savings.	✓	✓	Customers can save on interest with special balance transfer offers. Plus, earn 1 point for every dollar spent on qualifying purchases.	<ul style="list-style-type: none"> Cash back via Statement Credit Travel with no black dates Merchandise

Additional Special Benefits.⁵

Mortgage and Loan Discounts

As a Santander At Work customer, you'll enjoy special mortgage discounts⁶ to buy a home or refinance. Plus, if you elect automatic payment from a Santander checking account, you'll be eligible for rate discounts on Home Equity Lines and Loans, Auto Loans and Personal Lines and Loans.

Santander Cash RewardsSM program

A cash back program that rewards Santander Debit Card holders for using their Debit Cards when they shop online through the Santander Cash Rewards Website, or in-store at participating retailers. Santander Debit Card holders are automatically enrolled, and there's no fee for using the program.

Triple Security.

No matter what type of account or credit card you choose, it will be protected. Here are the three ways we will help keep your money safe along with the tools that help keep you in the know about all of your transactions.

Zero Fraud Liability⁷

You won't pay for any fraudulent signature purchases on your Santander Debit MasterCard, or Sphere or Bravo credit card purchases that you did not authorize.

24-Hour Account Monitoring

We're always on the lookout for transactions that don't seem right, and we'll contact you if we suspect fraud.

Account Transaction Alerts

We make it simple for you to receive up to the minute account activity. Simply set up a text or email alert for any transaction over a specific amount and below a certain amount. You can customize alerts to meet your needs.

**Make the most of your banking benefit.
Speak to your Santander At Work representative today.**

To learn more, visit www.santanderbank.com/SAW, call 1.888.875.3523 or stop by your local Santander branch.