

\$400

is just the beginning.

When every dollar counts, the right bank can make all the difference. Open new Equity Bank Checking and Savings accounts and use code **BEGIN** in person or online* to earn **\$400**, plus enjoy no ATM fees nationwide.

Three simple steps:

1. Open a new Checking and Savings account
2. Receive \$1,000 in Direct Deposits in your new checking account
3. Activate and use your Equity Bank debit card



**No ATM
fees**

**Bank
anywhere**

**Get your
paycheck
early***

Earn more by visiting
equitybank.com/begin



Norfolk

1106 W Benjamin Avenue
Suite 100
(402) 379-1142

*\$400 Begin Bonus Offer is available for a limited time and may be canceled without notice. Promotion is available from July 10, 2026, to September 30, 2026. One Begin offer permitted per household, available for new Equity Bank households only, and subject to review and approval. A new Equity Bank household for the Begin Bonus Offer is defined as applicant(s) not linked as an owner to an open Equity Bank consumer checking, savings or Money Market account within the past 180 days. The incentive may be paid for opening both a new checking and savings account during the promotion period. Incentive amount will be directly deposited into the customer's qualifying checking account after approximately 45 days of checking account opening, assuming all qualifications are met. To qualify for offer, customer must (1) open and fund both a new checking and savings account within 45 days of each other and no later than September 30, 2026, (2) maintain Equity Bank accounts in active and good standing at time of incentive payment, (3) receive a minimum of \$1000 in combined qualifying direct deposits into the new checking account within 45 days of account opening; (4) activate and use Equity Bank debit card within 45 days of account opening; and (5) When opening accounts online, enter "Begin" under "Enter Promotional Code." If customer opens the accounts at an Equity Bank location, mention "Begin" offer at time of opening. Promotion not available to current employees and employee household members of Equity Bancshares, Inc. or its subsidiaries. Customer will be issued a 1099-INT form for tax value of the incentive amount. Minimum \$100 deposit may be required to open Equity Bank checking and savings accounts. Minimum \$1,000 deposit may be required to open Equity Bank Money Market account.

Early Pay gives you access to your direct deposit up to two days early. Equity Bank cannot guarantee if or when ACH transactions can be credited to your account early. Our ability to credit your account depends on when your payer sends information to us and on certain information transmitted in the ACH electronic file. If you don't want to be enrolled in Early Pay you can visit your local branch or call Equity Bank Customer Care Center at (888) 733-5041 to opt out. Member FDIC.