



Agility Savings Cash Bonus Promotion Terms and Conditions

Eligibility and Promotional Language

The following contains important details regarding how to earn the bonus on your Agility Savings account which offers a 5.01% Annual Percent Yield ("APY").*

In order to qualify for an account bonus, you must increase the current balance in your CIBC Bank USA ("CIBC") Agility Savings account by depositing funds of \$25,000 or more of New Money (defined below) from an external bank between 12:00 a.m. ET on November 1, 2023 and 11:59 p.m. ET on December 19, 2023 (the "**Funding Period**"). The New Money must remain in your account until 11:59 p.m. on March 18, 2024. This offer applies to both new and existing accounts. If you are funding by ACH transfer, keep in mind timeframes for applicable verification and for transfer origination which may take 1-3 business days before the funds are credited to your Agility Savings account. The funds must be credited during the Funding Period.

If you are not already enrolled in e-statements, you must enroll in Online Banking and change the Statements Delivery Method to "Online" during the Funding Period. You must continue online statement delivery through March 18, 2024.

New Money means funds deposited into your CIBC Agility Savings account from an external source. Internal deposit transfers between CIBC Bank USA accounts will not qualify. New Money must flow directly from the external source to your Agility Savings account. Any withdrawals made after the Funding Period will be deducted against the New Money for the purposes of determining your eligibility.

Any portion of New Money deposited to your CIBC Agility Savings account during the Funding Period that is withdrawn and redeposited back into that account after December 19, 2023 will not qualify.

Total Deposit Limit: The promotion is available if your CIBC Agility Savings account deposit balance is less than or equal to \$500,000 inclusive of the New Money deposit. Deposits that would bring the total balance in your CIBC Agility Savings account to more than \$500,000 will not qualify for the promotion.

The amount of your bonus will be determined as follows:

- \$250 bonus – The New Money you deposited from an external bank during the Funding Period was between \$25,000 and \$49,999.99 ("Tier 1"), and you maintained at least \$25,000 in New Money until 11:59 p.m. ET on March 18, 2024.
- \$500 bonus – The New Money you deposited from an external bank during the Funding Period was \$50,000 or more ("Tier 2"), and you maintained at least

\$50,000 in New Money deposited in the account until 11:59 p.m. ET on March 18, 2024.

If the balance of New Money you deposited drops to below \$50,000 (but remains greater than or equal to \$25,000) at any point through March 18, 2024, you'll be eligible to earn the Tier 1 bonus.



If the balance of New Money you deposited drops below \$25,000 at any point through March 18, 2024, you will not qualify for a bonus. If you make additional deposits after December 19, 2023 these deposits will not count towards your balance of New Money under this promotion.

Bonus Payouts Timing

If you fulfill the offer requirements outlined above, CIBC Bank USA will deposit the bonus into your CIBC Agility Savings account no later than May 17, 2024. In order to receive the bonus your account must be open and not overdrawn at the time of the bonus payout. **Only one bonus allowed per primary account owner Tax ID.**

* The annual percentage yield (APY) is accurate as of October 13, 2023. **This is a variable rate account and the interest rate and APY can change at any time without notice.** The minimum opening deposit is \$1,000 but cannot exceed \$250,000. For accounts opened on or after September 28, 2022, deposits that would bring the total balance in your Account to more than \$500,000 are not permitted. We reserve the right to refuse or return additional deposits that would cause your balance to exceed this \$500,000 limit. For accounts opened before September 28, 2022, balances up to \$1,000,000 are permitted, provided your balance does not fall below \$500,000 at any time. If your account balance drops below \$500,000 at any time, we reserve the right to refuse or return additional deposits that would cause your balance to exceed \$500,000. Business days and effective dates of deposit are defined in the Consumer Deposit Account Agreement.

The minimum balance to obtain the APY is \$0.01. Fees or withdrawals will reduce earnings. Offer is subject to change, and may be withdrawn, at any time without notice.

To be eligible for an account, all applicants must have a current U.S. home address (includes Puerto Rico, but excludes other U.S. Territories)

This account is available online only.