

## Terms & Conditions

1.This promotion is non-transferable and limited to individuals who received the offer via direct communications from Grasshopper Bank. You are not eligible for this offer if you are a “New Client” or have received a promotional bonus while opening your Innovator Business Checking account. For the purposes of this promotion, a “New Client” is defined as any Innovator Business Checking account holder whose account has been open for fewer than 30 days.

Only one Grasshopper Bank account bonus offer per business owner or authorized signer, regardless of the number of businesses owned or operated by the client. No ability to stack bonus offers.

Conditions and Promotional Period: To receive the bonus associated with this promotion, Eligible Clients must meet the eligibility criteria outlined in the preceding section and 1) enroll for and fund an existing Innovator Business Checking Account with \$10,000.00 or more of **New Money\*** by 11:59:59 pm EST on May 15,2026. 2.)Maintain an average balance of \$10,000 or greater during the “**Maintenance Period**” into that eligible Innovator Business Checking account.

\*New Money is new funds deposited into your Innovator Business Checking Account that are not internal transfers from other Grasshopper Bank accounts.

You can earn a checking bonus based on your deposit amount:

- **Deposit \$50,000 or more:** Earn a \$750 checking bonus.
- **Deposit \$25,000-\$49,999:** Earn a \$500 checking bonus.
- **Deposit \$10,000-\$24,999:** Earn a \$300 checking bonus.

\*\*The Maintenance Period begins at 12:00:01 AM on May 16th, 2026 and ends at 11:59:59 PM on July 15th, 2026.

- **Maintain an average balance of \$50,000 or more:** Earn a \$750 savings bonus.
- **Maintain an average balance of \$25,000-\$49,999:** Earn a \$500 savings

bonus.

● **Maintain an average balance of \$10,000-\$24,999:** Earn a \$300 savings bonus.

To qualify, you must meet the specified deposit and balance requirements for this special checking offer.

Notification: If an Eligible Client meets all of the eligibility requirements and conditions of the promotion, Grasshopper Bank will deposit the bonus into their Innovator Business Checking account by August 14, 2026 which is defined as within 30 days of the end of Maintenance Period, provided that the account is not closed or locked. Limitation of Liability: Grasshopper Bank and its respective officers, directors, employees, representatives and agents shall have no liability and shall be held harmless by participants for any damage, loss or liability to persons or property, due in whole or part, directly or indirectly, because of the acceptance, possession, use or misuse of prize or participation in this promotion. Grasshopper Bank reserves the right in its sole discretion to modify or end the promotion at any time and exclude any participant for any reason, including suspected fraud, misuse, or other misconduct. It may also terminate any Grasshopper Bank accounts you may have with us. Grasshopper Bank also reserves the right to reverse the bonus if an Eligible Client closes their Innovator Business Checking Account within 150 days of opening it. Miscellaneous: The bonus associated with this promotion is considered interest and will be reported on IRS Form 1099-INT. You are responsible for any federal or state taxes resulting from the promotion. Please consult your tax advisor if you have questions about tax treatment.