

BAYFIRST

NEW BANKING CENTER

NOW OPEN

2075 S. Tamiami Trail, Sarasota, FL

BayFirst is a trusted community bank, and we are now open just down the road. Whether you're looking for assistance with your personal finances or you're ready for your next big business move, we're here to help.

GET STARTED TODAY WITH THESE LIMITED-TIME OFFERS:

Up To 3.01% APY¹

With Your New
BayLive Checking Account

Up To 5.40% APY²

With Your New
BayLive Money Market Account

Up To \$100³

With Your New
Savings Account

Up To \$400⁴

With Your New
Simply Free Checking Account

Up To \$150 & 5.04% APY⁵

On Your New
Kids Club Account

**CONTACT ME TO
GET STARTED**

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Si tiene alguna pregunta, por favor llame o visite un centro bancario local.

¹ BayLive Checking Account: Account must remain active to receive 3.01% APY (Annual Percentage Yield) on balances of \$0.01 to \$25,000 and a range from 3.01% to 0.50% APY on balances greater than \$25,000.01. Active is defined as direct deposit of payroll, SSI, or other income and 10 electronic debit transactions, including ACH debits, debit card point-of-sale, and BillPay per monthly statement cycle. APY will adjust to 0.05% APY on all balances for non-active accounts. Rates are calculated on a daily balance method. Minimum \$100 to open. Minimum balance to avoid \$10 monthly fee is \$1,500. Fees may reduce earnings. This offer cannot be combined with any bonus offer. Eligibility requirements will begin the first full statement cycle following account opening. Personal accounts only. Rate is effective as of 5/1/2024.

² BayLive Money Market: In order to receive the advertised APY, you must have an active BayFirst checking account. You will receive 5.40% APY (Annual Percentage Yield) on balances of greater than \$50,000, or 2.51% APY on balances of \$49,999 to \$25,000 or 1.51% APY on balance of \$24,999 to \$10,000 or 0.05% APY on balances below \$10,000. This rate will adjust to current BayLive rate in effect on 11/1/2024. If your BayFirst checking account is non-active or you do not have a BayFirst checking account, APY will adjust to 0.05% APY for all balances. Minimum \$100 to open. Rates are variable and are subject to change at the bank's discretion. Rates are calculated on a daily balance method. Fees may reduce earnings. You may make six (6) withdrawals/transfers from your account each month, by pre-authorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction. Transfers and withdrawals made in person, by mail, or at an ATM are unlimited. Minimum balance to avoid \$20 monthly fee is \$1,000. Rate is effective as of 5/1/2024. This offer is only available for new consumer clients at the South Tamiami Trail location for a limited time.

³ Statement Savings: To qualify for the \$100 bonus, you must be a new BayFirst savings customer and qualified to open a savings account in accordance with our normal standards. Account must remain open in order to receive the bonus. At the end of each monthly statement cycle, a deposit match of \$50 will be deposited for up to 2 monthly statement cycles, totaling up to \$100. Each monthly deposit, auto transfer, or direct deposit must equal \$50 or more to qualify for the monthly bonus match. This offer cannot be combined with any other offers or coupons, may change or be withdrawn at any time. This offer applies to statement savings accounts only. There is a \$50 minimum to open, and no minimum balance required. The \$100 bonus will be reported to the IRS in accordance with applicable law. Fees may reduce earnings. Offer expires 05/31/2024.

⁴ Simply Free Checking: To qualify for the \$400 bonus, you must be a new BayFirst checking customer and qualified to open a checking account in accordance with our normal standards. You must establish direct deposit to your new account. Your account must remain open in order to receive the \$400 bonus. At the end of each monthly statement cycle a deposit match of \$100 will be deposited for up to 4 monthly statement cycles, totaling up to \$400. Each monthly direct deposit must equal \$100 or more to qualify for the monthly bonus match. This offer cannot be combined with any other offers or coupons, may change at any time, and may be withdrawn at any time. This offer applies to simply free checking accounts only. There is a \$100 minimum to open and no minimum balance required. The \$400 bonus will be reported to the IRS in accordance with applicable law. This is not an interest-bearing account. Offer not available for BayLive Checking Accounts. Offer expires 05/31/2024.

⁵ Cash Kids Club: To qualify for the \$150 bonus, you must be a new BayFirst savings customer and qualified to open a savings account in accordance with our normal standards. Account must remain open to receive the \$150 bonus. At the end of each monthly statement cycle a deposit match of up to \$25 will be deposited for up to 6 monthly statement cycles, totaling up to \$150. Each monthly deposit, auto transfer, or direct deposit must equal \$25 or more to qualify for the monthly bonus match. This offer cannot be combined with any other offers or coupons, may change or be withdrawn at any time. This offer applies to Cash Kids' Savings accounts only. Cash Kids Club Savings is a tiered, interest-bearing savings account. The interest rate and corresponding annual percentage yield (APY) are tiered. If the daily balance in the account is \$500.00 or less, the interest rate paid on the entire balance will be 4.92% with an APY of 5.04%. An interest rate of 2.97% will be applied on daily balances between \$501.00 and \$3,000, the APY for this tier will range from 5.04% to 3.35% depending on the balance in the account. An interest rate of 1.73% will be applied on daily balances above \$3,000, the APY for this tier will range from 3.35% to 1.75%, depending on the balance in the account. Interest rate is effective as of 05/1/2024. Rates are variable and are subject to change at the bank's discretion. Rates are calculated on a daily balance method. Fees may reduce earnings. No minimum balance requirement. Minimum to open is \$10.00. Limited to one Cash Kids Club Savings account per child. You may make six (6) withdrawals/transfers from your account each month, by pre-authorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction. Transfers and withdrawals made in person, by mail, or at an ATM are unlimited. The methods of account access vary by product type, and certain account access methods may not be available with all products. At the age of thirteen (13), the account will be converted to a Statement Savings account.

May 2024 © BayFirst National Bank. All offers available to claim once per person.