It’s time you banked on more. As part of the TIAA family of companies, our products are designed to serve the financial needs of those who serve others. Today you have access to special offers available to you as an employee of Wellesley College.

**Basic Checking $150 cash bonus**
Get a $150 bonus when you open your first Basic Checking account and initiate direct deposits totaling $1,000 within 90 days of account opening.

- ATM reimbursements
- Mobile check deposits & no monthly account fee with $25 minimum balance

**Yield Pledge® Money Market $300 cash bonus**
Get a $300 bonus when you open and fund your first Yield Pledge® Money Market account with $15,000 and maintain that balance for the 90 days following account opening.

- Our Yield Pledge® promise will keep your yield in the top 5% of Competitive Accounts, always
- 1.50% 1-yr intro Annual Percentage Yield (APY) on balances up to $250K for first-time money market clients

**Home loan $750 closing credit**
Available when you refinance or purchase a home.

- Wide range of loan options including first-time homeowner solutions and fixed and adjustable rate mortgages
- 5-star lender on Zillow

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**What TIAA is all about**
Our parent company, TIAA was founded over a century ago to make a difference in the lives of educators by giving them the financial security they needed and the retirement they deserved. As part of the TIAA family of companies, TIAA Bank carries on that tradition today by offering a comprehensive suite of financial services to serve our clients for generations to come.

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**Get started at TIAABank.com/wellesleyoffer**
Or call 1-833-880-8422

**Important disclosures on reverse**
1. The Basic Checking account is a non-interest bearing account with a required minimum opening deposit of $25. For any month in which the account’s average daily balance falls below $25, a $5 fee applies. The monthly account fee is waived for residents of New York.

2. Basic Checking Account Offer Eligibility. This offer is only available to customers opening their first TIAA Bank Basic Checking Account, applied for online or by calling 833-880-8422 and using promotion code 14627. Only one (1) checking account offer is available per customer. This offer is not available to previous or existing TIAA Bank checking account customers.

In order to receive the $150 bonus credit from TIAA Bank, you must (1) use promotion code 14627 to open and fund a new Basic Checking Account with money transferred from another financial institution and (2) initiate one or more qualifying direct deposits totaling at least $1,000 that are credited to your new Basic Checking Account within the first 90 days of the account being opened. Qualifying direct deposits include payroll, pension, Social Security, or other regular monthly income electronically deposited into your account by your employer or a government agency. External transfers, internal transfers and checks deposited through the mail, online, by mobile device do not constitute qualifying direct deposits for this offer.

If the qualifications described above are met, the $150 bonus credit will be directly deposited into your Basic Checking Account within 120 days of the account opening date, provided that your account remains open and is in good standing. If your account is not open or in good standing on the date the reward is paid, you will not receive the bonus credit.

Bonuses are considered interest and may be reported on IRS Form 1099-INT.

3. TIAA Bank does not charge ATM fees and will automatically reimburse you up to $15 for the ATM fees paid at other U.S. ATMs each month, regardless of your TIAA Bank account balance. For TIAA Bank accounts that carry a minimum average daily balance of $5,000, ATM fee reimbursement is unlimited. Reimbursement subject to termination for fraud or abuse and will not apply for the month in which your account is closed.

4. Must be an existing TIAA Bank client eligible to enroll in Online Check Deposit using our downloadable Android or Apple mobile banking app. See our Online Check Deposit Services Agreement for information on crediting of deposits. Funds availability subject to our Funds Availability Disclosure. Both are found in your Personal Account Terms, Disclosures and Agreements Booklet. Subject to approval.

5. Yield Pledge Money Market Offer Eligibility. This offer is only available to customers opening their first TIAA Bank Yield Pledge Money Market Account, applied for online or by calling 833-880-8422 and using promotion code 14627. Only one (1) money market account offer is available per customer. This offer is not available to previous or existing Yield Pledge Money Market Account customers.

In order to receive the $300 bonus credit from TIAA Bank, you must (1) use promotion code 14627 to open and fund a new Yield Pledge Money Market Account with a minimum opening deposit of $15,000 and (2) maintain at least that $15,000 minimum balance in the account every day for the 90 days after account opening, through the 90th day after account opening. Your money market account must be funded with that $15,000 minimum opening deposit within 20 days of the account being opened or you will not be eligible for this offer. Funds transferred from an existing TIAA Bank account do not count toward the qualifying minimum opening deposit required for this offer.

If the qualifications described above are met, the $300 bonus credit will be directly deposited into your Yield Pledge Money Market Account within 120 days of the account opening date, provided that the account remains open and is in good standing. If your account is not open or in good standing on the date the reward is paid, you will not receive the bonus credit.

Bonuses are considered interest and may be reported on IRS Form 1099-INT.

6. We promise that the yield on your Yield Pledge® Money Market Account will stay in the Top 5% of Competitive Accounts based on the Bankrate.com National Average survey data from the last week of each month. “Competitive Accounts” are similar accounts from the 10 largest banks and thrifts in 10 large U.S. banking markets. This includes data from the 5 largest banks and 5 largest thrifts in each market, except in markets without 5 banks and 5 thrifts. Each week Bankrate surveys these institutions and distributes its results on a paid subscription basis. Not all institutions report each week. We reserve the right to change our Yield Pledge calculation method as necessary to accommodate changes in Bankrate’s survey methodology at any time.

7. The Yield Pledge® Money Market Account is a tiered, variable rate account. The quoted Annual Percentage Yields (APYs) are accurate as of 6/4/2018. A fixed, 1-year introductory APY is available for first-time Yield Pledge Money Market account holders on balances up to $250,000. The 1-year introductory APY for balances (i) up to $250,000 is 1.50%, and (ii) from $250,000.01 to $10,000,000 is best expressed as a range: 1.50% to 1.35%. Otherwise the variable ongoing APY applies by balance tier. Ongoing APYs and tiers may change without notice. If your average daily balance is within a tier, then your entire balance will have that corresponding APY, except as described above for the 1-year introductory APY. Current ongoing APYs and tiers are: 1.35% for $100,000 - $10,000,000; 1.25% for $50,000 - $99,999.99; 1.15% for $25,000 - $49,999.99; 1.10% for $10,000 - $24,999.99; and 1.05% for balances under $10,000. Higher balances are accepted. Accounts opened and initially funded with money transferred from an existing Yield Pledge Checking Account or Yield Pledge Money Market Account are not eligible for the 1-year introductory APY. The required minimum opening deposit is $5,000. Fees may reduce earnings.

8. Mortgage Offer Eligibility. To be eligible to receive a $750 closing cost credit, you must submit a complete application for a TIAA Bank mortgage, and close within 120 days of application. Offer code “TIAA” must be mentioned at application to receive credit. This offer is available for a new TIAA Bank home loan or refinance. Eligible borrowers will receive credit toward borrower-paid closing costs of $750 when the loan closes. If your loan program does not allow a lender credit, TIAA Bank will lower the lender origination charges in place of a closing credit. This offer is not available for applications or loans currently in process. This offer is not available on home equity lines of credit.

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To learn about a Zestimate, visit zillow.com/zestimate.

All loans are subject to credit approval, verification and collateral evaluation, and are originated by TIAA Bank. Products may not be available in all states. Interest rates are subject to change without notice. Manufactured and mobile homes are not eligible as collateral.

Limited Time Offers. Each promotional offer is available for a limited time and may end without notice.

The employees of Wellesley College may take advantage of all three offers above; however, each employee is limited to taking advantage of each offer only once. These offers may not be combined with any other offers from TIAA Bank.