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# Northern State Bank

Member FDIC

*of Virginia*

*Open a deposit account at  
Northern State Bank of Virginia  
and take advantage  
of this great offer!*

## DEPOSIT ACCOUNT SPECIAL

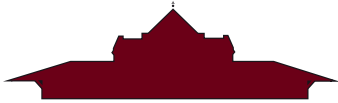
**\$50**

**Visa Gift Card**

**Free**

**First Order  
of Checks**

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## TERMS AND CONDITIONS

Offer effective March 25, 2019; application must be made on or before expiration date of June 30, 2019.

Offer valid on new deposit accounts only.

To qualify, customer must set up a re-occurring automatic deposit to their Northern State Bank of Virginia deposit account.

One \$50 Visa gift card per account.

Visa gift card will be available for pickup within 15 days of eligibility, when qualifications are met, and after receipt of first direct deposit into account. Direct deposit must be set up within 60 days of account opening.

Free first order of checks is valid on a box of single Northern State Bank of Virginia Club Checks.

Refer to Account Disclosure and Schedule for specific terms and conditions.

Rate may change after account is opened.

No minimum balance required to obtain Visa gift card.

Checking and savings accounts may be subject to monthly service fees. Fees may reduce earnings.

The consumer savings accounts eligible for this offer are interest bearing accounts with variable interest rates varying by account. For example, Regular Savings pays an Annual Percentage Yield (APY) of 0.10% on all balances and requires a minimum opening balance of \$100. The APY is accurate as of March 18, 2019.

All applications are subject to approval.

Offer subject to change and may be discontinued at any time without notice.

Gift card issued by First Century Bank, NA, Member FDIC pursuant to a license from Visa USA Inc.

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