

**START WITH OUR BUSINESS CHECKING.
WE'LL HELP YOU GROW FROM THERE.**

**RECEIVE
UP TO
\$250!**

**BUSINESS CUSTOMERS
EARN UP TO**

\$250¹

When you switch your
**Business Checking
to Associated Bank**

Receive either **\$250** when you open an Associated Bank Business Checking or Business Max Checking account

OR \$100 when you open a Basic Business Checking account with Associated Connect® enrollment OR Online and Mobile Banking, and complete five or more transactions within 60 days.

See important disclosures on reverse. Offer good through March 31, 2019.

**CLOVER
LEASE BUNDLES**

Pick your bundle
and save up to

\$1,275²

**Merchant Services solutions
tailored to your business.**

Introducing ... Clover Bundles, an all-in-one package of hardware and software with one monthly fee. Now you can choose a bundle that fits your business needs with **no money down**.

To learn more, contact your local banker or business consultant.

See important disclosures on reverse. Offer good through March 31, 2019.

**GET UP TO
1.75%³**

Promotional APY when
you open a new
**Business Money Market
Advantage Account**

**Enjoy a superior rate of return
and easy access to cash.**

New Business Money Market Advantage customers will receive a promotional annual percentage yield (APY) of **up to 1.75%**. The promotional APY rate will be in effect for one year from account opening. Associated Business Checking account is required to receive promotional rate. \$25,000 minimum in new money required to receive the promotional rate.

See important disclosures on reverse. Offer good through March 31, 2019.

**BUSINESS
LOAN RATES
AS LOW AS**

**5.34%⁴
APR**

Helping your business plans become reality.

Switch to Associated Bank for your business lending needs. Grow your business effectively with our variety of lending products with rates as low as **5.34% APR**.

See important disclosures on reverse.



1. Business customers earn up to \$250 when you switch to Associated Bank

Offer not available to businesses that already have an Associated Bank business checking account or that have had an Associated Bank business checking account within the last six months. Limited to one bonus per customer and cannot be combined with other specials or offers not disclosed on this sheet. Promotion ends March 31, 2019 and is subject to change (including termination) without notice at the bank's discretion. To receive \$250, open a qualifying Associated Business Checking or Business Max Checking account and enroll in Associated Connect® or Online and Mobile Banking. To receive \$100, open a qualifying Associated Basic Business Checking account and enroll in Associated Connect or Online and Mobile Banking. For both offers, you must have five customer initiated transactions within 60 days of checking account opening date. Requires a new business checking account with funds from outside of Associated Bank. Minimum opening deposit of \$100 is required to open an account. Account must be open at the time the bonus is paid and must remain open for a minimum of 12 months. If the account is closed within 12 months, Associated Bank reserves the right to deduct the monetary bonus from the account prior to closing. Bonus will be deposited into their account within 75 days of account opening after meeting the qualifications. For tax reporting purposes a 1099 form will be issued.

2. Save up to \$1,275 with a Clover Lease Bundle

Savings is based on the difference in cost of leasing individual components for 36 months at full price. To get the savings, all items must be purchased together as a bundle. Only one Clover Lease Bundle per location. Additional fees may apply for certain apps or services. Bundles are not eligible for refunds.

Clover Bundles:

1. **Full-Service Essentials** (\$129.99): Clover Station 2018 + Printer + Kitchen Printer + Cash Drawer + Clover Dining Software Plan + Clover Security
2. **Mobile Essentials** (\$94.99): Clover Station 2018 + Clover Flex + Printer + Cash Drawer + Register Software Plan + Clover Security
3. **Quick-Service Essentials** (\$79.99): Clover Station 2018 + Contactless Printer + Cash Drawer + Register Software Plan + Clover Security
4. **Small Business Essentials** (\$44.99): Clover Mini + Cash Drawer + Register Lite Software Plan + Clover Security

Savings example: Full-Service Essentials Bundle Lease of individual components for 36 months at full price: \$165.79 per month; total estimated cost of leasing individual components: \$5,968.44 (\$165.79 x 36). Clover Lease Bundles – Cost \$129.99; total estimated cost of Clover Lease Bundle: \$4,679.64 (\$129.99 x 36). Savings: \$5,968.44 – \$4,679.64 = \$1,288.80.

Open a new merchant processing account with Associated Bank by March 31, 2019. A merchant application must be completed and all accounts are subject to underwriting and approval. Additional fees may apply to activated accounts and all rates and fees will be subject to change in accordance with the terms of the Merchant Processing Agreement. Some business types are subject to different rates. This offer is valid only for new merchants processing accounts that are credit approved between August 20, 2018 and March 31, 2019. The account must be activated within 60 days of credit approval. All offers are subject to change without notice. Clover Lease Bundles cannot be combined with any other promotional offer.

Associated Merchant Services is a contractual alliance between Associated Bank, N.A. and First Data Merchant Services Corporation. Merchant Services products and services are provided by First Data Merchant Services LLC and not by Associated Bank, Member FDIC.

The Clover® logo and trademarks are owned by Clover Network, Inc., a wholly owned subsidiary of First Data Corporation, and are registered or used in the U.S. and many foreign countries. Use of Clover® requires a Merchant Processing Agreement.

3. Get up to a 1.75% APY on a Business Money Market Advantage account

Promotional APY is only available for new Business Money Market Advantage accounts. Customer must maintain a Business Checking account to receive the promo rate. Minimum balance of \$25,000 of new money in the account is required for at least 12 months. Promotional APY is for a minimum of 12 months and then standard rates would apply. All Advantage Business Money Market accounts require \$1,000 minimum to open.

Promotional Interest Rates:	Standard (without checking)		Preferred (with checking)	
	Interest Rate	APY	Interest Rate	APY
Minimum Daily Balance to Obtain Annual Percentage Yield (APY)				
\$0.01	0.10%	0.10%	0.10%	0.10%
\$25,000	0.10%	0.10%	1.40%	1.40%
\$250,000	0.10%	0.10%	1.50%	1.50%
\$1,000,000	0.14%	0.14%	1.60%	1.60%
\$5,000,000	0.14%	0.14%	1.75%	1.75%

Non-promotional Interest Rates:	Standard (without checking)		Preferred (with checking)	
	Interest Rate	APY	Interest Rate	APY
Minimum Daily Balance to Obtain Annual Percentage Yield (APY)				
\$0.01%	0.10%	0.10%	0.10%	0.10%
\$25,000	0.10%	0.10%	0.10%	0.10%
\$100,000	0.10%	0.10%	0.15%	0.15%
\$250,000	0.14%	0.14%	0.17%	0.17%
\$500,000	0.14%	0.14%	0.18%	0.18%
\$1,000,000	0.14%	0.14%	0.18%	0.18%
\$2,500,000	0.14%	0.14%	0.18%	0.18%
\$5,000,000	0.14%	0.14%	0.18%	0.18%

All interest rates and annual percentage yields (APYs) stated above are current as of January 2, 2019 and are subject to change at any time at our discretion. This is a variable rate product and the interest rate and APY may change after the account is opened. Fees could reduce earnings on the account.

4. Business Loan rates as low as 5.34%

The quoted Annual Percentage Rate (APR) of 5.34% is on a CRE three or five year balloon loan with a loan amount between \$250,000-\$499,999 and SBSS score of 200 or greater, secured by the first lien. Rate will be fixed for five years. Prepayment penalty may apply. All rates shown include a 1.00% discount given to borrowers having an Associated Bank Business checking account with monthly loan payments automatically deducted from the checking account.

Loan products are offered by Associated Bank, N.A., and are subject to credit approval and involve interest and other costs. Please ask about details on fees and terms and conditions of these products. Property insurance and flood insurance, if applicable, will be required on collateral. Member FDIC. Equal Housing Lender.

