

# SOVEREIGN AT WORK

## EMPLOYEE BANKING BENEFIT

Sovereign has partnered with your employer to bring you a unique banking benefit - Sovereign At Work. It combines educational tools and resources along with a choice of banking packages to suit your needs. Take advantage of this partnership program. It's designed to provide you with the access and knowledge you need to manage your finances – now and in the future.

### SOVEREIGN AT WORK PREMIER PARTNERSHIP BANKING

- Interest-bearing checking and Money Market Savings account.
- No monthly fee for Premier Partnership Checking with \$20,000 or more in combined balances in checking, savings, money market savings, CDs, IRAs, investments or loans.<sup>1</sup>
- Choose between a \$500 discount off closing costs or, on eligible mortgage products, you can get a 0.125% mortgage interest rate discount. Either option requires automatic payment.<sup>2</sup>
- No fee to withdraw cash at other banks' ATMs in the U.S.<sup>3</sup>
- No fees for stop payments, bank checks and regular traveler's cheques.
- Free checks.<sup>4</sup>
- Exclusive toll-free customer service phone number with priority service.

### SOVEREIGN AT WORK PREFERRED PARTNERSHIP BANKING

- Interest-bearing checking and Money Market Savings account.
- \$250 discount off of mortgage closing costs when you set up automatic payment.<sup>2</sup>
- Monthly fee for Preferred Partnership Checking waived each month you receive a recurring direct deposit or have qualifying balances.<sup>5</sup>
- No fee to use other banks' ATMs in the U.S. for withdrawals.<sup>3</sup>
- Free checks.<sup>4</sup>

### SOVEREIGN AT WORK CLASSIC PARTNERSHIP BANKING

- Monthly fee for Classic Partnership Checking waived with \$500 or more in total direct deposits or with at least \$750 average daily balance.<sup>6</sup>
- Classic Savings account with competitive rates.

### PARTNERSHIP PACKAGES ALSO OFFER THESE OUTSTANDING FEATURES:

- Educational tools and resources.
- Special offer of 3 months of Sovereign IdentityProtector<sup>SM</sup> at no charge and \$12.99/month thereafter.<sup>7</sup>



Call 888-875-3523



Stop by any Sovereign Branch



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Take advantage of this great Sovereign At Work Partnership Banking offer!

Sovereign

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<sup>1</sup> Not counted as part of the combined balance are the following: mortgage loans; student loans; credit card balances, and unsecured personal loans issued by FIA Card Services, N.A.; the unused portion of any Sovereign credit line; and indirect auto loans obtained through automobile dealers. If not waived, monthly fee is \$10.

<sup>2</sup> To receive the mortgage rate or closing cost discount, you must apply for a new mortgage loan, and the mortgage must be closed by 12/31/13. One discount per loan. Cannot be combined with other offers. All applications are subject to approval. Available on properties in CT, DE, MA, MD, ME, NH, NJ, NY, PA, RI and VT. Contact your Mortgage Development Officer for additional details. For closing cost discount: you must have or open a Sovereign Premier Partnership or Preferred Partnership checking account, and you must authorize automatic payment of the monthly mortgage payments from that account. \$500 discount off of closing costs for Premier Partnership Checking accounts; \$250 discount off of closing costs for Preferred Partnership Checking accounts. For mortgage rate discount: you must have or open a Sovereign Premier Checking account within 12 days of loan closing, and you must authorize and maintain automatic payment of the monthly mortgage payments from that account. The checking account must remain open while your mortgage loan is outstanding with sufficient funds to pay your monthly payment or the rate discount will be terminated. On eligible adjustable rate mortgages, the discount applies only during the initial interest rate period. The mortgage rate discount is not available on all products, so please ask us for details.

<sup>3</sup> Does not apply outside the 50 United States. ATM owner may charge a separate fee.

<sup>4</sup> Free Graystone checks or \$15 discount toward alternate designs.

<sup>5</sup> Monthly fee waived each month you receive a recurring direct deposit, or maintain a \$2,500 average daily balance in your checking account or a \$7,500 combined balance in your checking, savings or money market savings accounts (Otherwise \$10).

<sup>6</sup> Monthly fee of \$10 waived when you have at least \$500 in cumulative direct deposits, or a minimum of \$750 average daily balance in your checking, for the service fee period.

<sup>7</sup> The 3-month extended trial period is being offered for no charge. After the 3-month trial period, the membership fee of \$12.99 (Plus tax for CT-which would make the price of \$13.96), will be billed automatically each month to the checking account, credit or debit account provided at enrollment. You may cancel at any time by calling 1-866-999-0427. Upon cancellation you will have no further payment obligations and you will have continued access to the membership for the remainder of the billing month.