OHIO HOMEBUYER PLUS

A SAVINGS PLAN FOR OHIOANS

6.70% APY[1]

***PLUS** earn up to $500 Opening Deposit Match!*[2]

Ohio Homebuyer Plus

Save Smarter, Buy Sooner!

Ohio Homebuyer Plus offers specialized, tax-advantaged savings accounts for Ohioans to use on their homebuying journey. Individuals who open an account will have access to above-market interest rates and may also qualify for certain Ohio state income tax deductions.

Account Details

- Open with $100; maintain a $100 minimum balance
- $100,000 maximum balance
- Earn 6.70% APY[1]
- Civista will match your opening deposit - up to $500[2]
- Savings must be used within 5 years of account opening
- Money must be used toward the down payment or closing costs of a primary residence in Ohio
- Potential tax-advantages[3]
- Build your savings balance and monitor accounts easily with Civista Digital Banking - set up automatic transfers, internal and external account transfers, mobile check deposit, eStatements & more!

Participants must:

- Be a resident of Ohio at least 18 years of age
- Have their primary residence located in Ohio
- Only use account proceeds toward the down payment or closing costs of a home purchased in Ohio, with the home becoming their new primary residence

Learn more by visiting:
www.civista.bank/OhioHomebuyerPlus

CIVISTA® BANK

[1] APY (Annual Percentage Yield) accurate as of 5/6/2024 and applies to balances of $100.00-$100,000.00. This is a variable rate account and rate is subject to change at any time. Account must be used within 5 years, maintain a minimum balance of at least $100, and cannot exceed a maximum balance of $100,000. Program may be discontinued at any time.

[2] Account must be open a minimum of 90 days to qualify for opening deposit match up to $500.00. Match will be deposited into the Ohio Homebuyer account within 120 days of account opening. Limit one bonus per social security number. Bonus payout may be taxable as interest income and reported on IRS Form 1099-INT. Civista Bank reserves the right to change this offer at any time.

[3] Consult your tax advisor.