

**Refer-A-Friend Checking Offer:**

Referrer will earn a \$50 Visa Reward Card for each qualified referral. The referrer must submit a valid e-mail address for each referee. The referred account is qualified if it meets the deposit and activity requirements for the minimum reward, and is considered in good standing at the time of reward card issuance. An account is considered to be in good standing if it has a positive balance and is not in the process of being closed. The referrer may be paid for up to ten (10) referrals (max of \$500) within a calendar year.

The referee may earn a \$25, \$75 or \$250 Visa Reward Card based on meeting the following requirements. Referee may earn a \$25 card for opening a qualified checking account and completing ONE of the following by the end of the second full month that the account is open: a) Receive a Direct Deposit (Direct Deposit transactions are limited to payroll, Social Security, pension and government pensions; PayPal transactions are excluded) OR, b) make 5 online bill payments, OR c) make 10 debit card transactions (ATM withdrawals are not eligible). Or, referee may earn a \$75 card for completing all requirements for the \$25 card, PLUS maintaining an average balance of \$2,500. Or, referee may earn a \$250 card for completing all requirements for a \$25 card, PLUS maintaining an average balance of \$10,000. Average balance will be calculated as the average amount held in the account during the second full month that the account is open. (For example, if the account is opened on June 15th, the balance will be calculated as the average amount held in the account during the month of August.)