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## Customer Referral Program!

**Refer a friend or family member to Advantage Bank and you both will receive \$50 in your account!\*** To get started, just open the "Customer Referral Form" below, complete the "Existing Customer" portion at the top and then give it to your friend or family member to bring into the branch to open a new personal checking account. You can refer up to three accounts for a total bonus of \$150! Please see the requirements for this program below.

[Customer Referral Form \(/media/1085/50-referral-form-for-customers-nov-2016.pdf\)](/media/1085/50-referral-form-for-customers-nov-2016.pdf)

**This offer expires 11/30/16. The new account must be opened by that date to qualify.**

\* In order for either customer to qualify for the \$50 bonus, the new customer must make an initial deposit of \$100 or more into a personal checking account, enroll in Online Banking and maintain an average year to date balance of \$500 or more for the first 60 days of account opening. We will use the average daily balance method to determine your average year to date balance. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. If these qualifications are met, the \$50 bonus will be applied to the new and existing customer accounts between 60 and 90 days of account opening. The \$50 is considered interest and is subject to IRS for tax reporting. This offer is only available for personal banking customers and expires on 11/30/16. New Customer Requirements: The new account owner must be a new customer to the bank. New account owner cannot have closed prior Advantage Bank account within 90 days or previously closed an account with a negative balance. The \$50 can be deducted from the new account if the new account is closed within 6 months of opening. The new customer is eligible for a maximum of one \$50 bonus for participating in the referral program. Referring Customer Requirements: The referring customer's account must have been opened prior to October 1, 2016 to qualify. The referring customer may refer up to 3 new accounts for three separate customers for a maximum bonus of \$150. The referring customer may keep their bonus even if the new account is closed within 6 months. If the referring customer closes their account prior to the bonus being applied, the bonus is forfeited. Interest Bearing Checking Accounts: Rates on Main Street Checking and Advantage 50 are accurate as of 10/31/16 and are subject to change. Main Street Checking tiered rates as of 10/31/16 are as follows: \$0-\$999.99 (0.00% Annual Percentage Yield); \$1,000-\$24,999.99 (0.15% APY); \$25,000-\$49,999.99 (0.20% APY); \$50,000-\$74,999.99 (0.25% APY); \$75,000 and up (0.30% APY). Advantage 50 rate as of 10/31/16 is 0.15% APY. Fees could reduce earnings on account.

## Questions about our Customer Referral Program?

[\(/about-us/locations-and-contact-us/\)](/about-us/locations-and-contact-us/)  
Contact a banker!

1-888-678-1982

Customer Service Hours:  
9am-5pm Mon-Fri and 9am to 12pm on Sat

Loveland Branch and Main Office  
1475 N. Denver Ave.  
Loveland, CO 80538  
[Hours \(/about-us/locations-and-contact-us#lovelandBranch\)](/about-us/locations-and-contact-us#lovelandBranch)

Greeley Branch  
1801 59<sup>th</sup> Ave.  
Greeley, CO 80634  
[Hours \(/about-us/locations-and-contact-us#greeleyBranch\)](/about-us/locations-and-contact-us#greeleyBranch)