

REFER a friend get \$50



The person making the referral (Referrer) will earn a \$50 cash bonus via direct deposit for each individual or business referred (Referred Person or Business) to Gulf Coast Bank & Trust Company that does not already have a Gulf Coast Bank & Trust Company checking account, registers for the offer, opens a new personal checking or business checking account and completes the other requirements within the timeframe specified in the program. To make a referral, the Referrer must register for the program online at <https://gulfbank.royalreferralcenter.com/>, agree to the Terms and Conditions, and submit a valid email address for both the Referrer and each Referred Person or Business.

IMPORTANT PRIVACY NOTICE FOR CURRENT GCB REFERRING CUSTOMER

As a participant in the Gulf Coast Bank Refer A Friend promotion, you understand that by:

Registering at the GCB Refer A Friend site you will be disclosing that you are a customer of Gulf Coast Bank and Trust to the Referred Person or Business.

To qualify for this promotion and receive the \$50.00 bonus:

1. The Referrer must register at the site listed above.
2. Agree to the Terms and Conditions and provide the email address for the friends you wish to refer (Referred Persons or Businesses).
3. Your friend will receive an email invitation to participate in the promotion.

Your Referred Person or Business will need to click on the link in the email invitation to register for the promotion. Please note that if your friend has opted out of email communications from Gulf Coast Bank and Trust, they will not receive the email invitation. Each person who registers at Royal authorizes future communications, including emails regarding the program unless they "opt out" by making an election at Royal or within such email. Gulf Coast Bank is not responsible for returned invalid email addresses and non-deliverable addresses.

Offer available for new customers or existing customers who do not currently have a personal checking or business checking account as of the date of the new account opening.

ELIGIBILITY & REQUIREMENTS:

Referred Person - Personal

To earn \$50 cash via direct deposit, the Referred Person must register by following the link provided in the referral email, open a new Gulf Coast Bank & Trust Company personal checking account (Free Checking, Interest Checking, Interest Checking Combo, Rewards Checking, Easy Checking, Educators Plus and Select Checking) within 90 days after receiving the email offer through the official means of the program, keep the new account open and in good standing for at

least 90 days, AND fulfill the following requirements within 90 days after account opening:

- Have at least (1) one ACH debit post to your account within 90 days of account opening OR
- Have at least(1) one direct deposit (such as a reoccurring payroll or government benefit deposit.) post to your account within 90 days of account opening

The minimum deposit required to open a personal checking account is \$20, except for Educators Plus which is \$100.00 and the Select Checking which is \$1,000.00. Health Savings accounts and non-personal checking or savings accounts are not eligible for this offer. This includes Trust Accounts, Fiduciary accounts, and Succession accounts.

Referred Person - Business

To earn \$50 cash via direct deposit, the Referred Person must register by following the link provided in the referral email, open a new Gulf Coast Bank & Trust Company business checking account (Business Checking, Business Reward Checking, Commercial Checking or Commercial Checking with Interest) within 90 days after receiving the email offer through the official means of the program, keep the new account open and in good standing for at least 90 days, AND fulfill the following requirements within 90 days after account opening:

- Have at least \$5,000.00 in deposits within the 90 day period from the date the account is opened AND
- The account must not have any overdrafts within the 90 day period

The minimum deposit required to open a business checking account is \$20. Trust Accounts, Fiduciary Accounts and Succession Accounts are not eligible for this offer.

Gulf Coast Bank and Trust may change or terminate this offer at any time without notice. **Offer valid only for Louisiana and Mississippi residents and businesses.**

NEW CUSTOMER ADDITIONAL TERMS & CONDITIONS

- If you meet all the requirements for this bonus offer, we will deposit the \$50.00 Refer A Friend bonus incentive directly into your new personal or business checking account within 90 days after all conditions have been met in the timeframes provided.
- The new personal or business checking account must be open and have a positive balance in order to receive the bonus cash incentive. Your account does not qualify for the cash incentive until you provide all of the information we require in connection with opening the account. This includes information we require to identify each account owner, as well as all requirements for the personal or business checking account product selected.
- All account applications are subject to our normal approval process.
- The personal and business account can only be opened at a Gulf Coast Bank & Trust Branch. Online accounts are not eligible.
- Offer available for new customers or existing customers that do not currently have a personal or business checking account as of the date of the new account opening.
- The Referred Person or Business (friend) may only receive one bonus award for opening an account and completing the requirements.
- When opening a Gulf Coast Bank & Trust Company personal or business checking account, you must provide the same email address used when registering for the Refer A Friend promotion.
- If all of the requirements are met, the Gulf Coast Bank & Trust customer making the referral will also receive the \$50.00 Refer A Friend bonus either by crediting their GCB checking or savings account or by receipt of a \$50.00 Gulf Coast Bank MasterCard® gift card.

- To make a referral, the Referrer must register for the program online at <https://gulfbank.royalreferralcenter.com/>, agree to the Terms and Conditions, and submit a valid email address for both the Referrer and each Referred Person.
- A Referrer may receive up to ten (10) direct deposits in increments of \$50 (\$500 value) within a calendar year, but only one Referrer may receive a cash bonus for each Referred Person or Business that fulfills the requirements (the first Referrer who enters information for a Referred Person or Business will be the eligible Referrer).
- Due to customer's privacy, we will not disclose the identity of the customers who have opened an account to the referring customer. You will need to notify your friend if you wish to make them aware that you have opened an account through the Refer A Friend promotion.
- Bonuses are considered interest and will be reported on IRS form 1099-Int.
- Bonus offer cannot be combined with any other offer and is limited to one Bonus cash award only.
- Gulf Coast Bank & Trust employees are not eligible to participate in this program.