

A friend of yours is a friend of ours.

Refer a friend, you get \$25 and your friend gets \$25.

It's simple. Fill in your name and information on the referred by line below, then give the coupon to anyone you think will enjoy Asian Bank's products and services as much as you do. Coupon must be presented at time of account opening to receive credit. Both you and your friend will receive the credit in an Asian Bank account.

*See disclosures below.

<p>Refer A Friend Coupon</p>  <p>ASIAN BANK 亞洲銀行 Member FDIC</p>
<p>WELCOME TO ASIAN BANK!</p>
<p>New Asian Bank Customer Name</p>
<p>Referred By: (Name of Current Asian Bank Customer)</p>
<p>Last Five Digits of Referrer Asian Bank Account Number</p>

DISCLOSURE:

***Referral Offer:** Referring customers will receive an account credit of \$25 for each referral within 30 days after the new customer's account(s) have been confirmed in the account indicated on the Coupon. Not valid with any other offers. Offer subject to change without notice. New customers must be 17 or older and accounts must be open and in good standing to receive offer. New customer's consumer account(s) that meet the following requirements. **Qualified Checking Account:** \$100 minimum opening deposit and balance required and must have an activated debit card and online banking. **Qualified Savings Account:** \$250 minimum opening deposit and balance required. Must have online banking. **Qualified Money Market Accounts:** \$1,000 minimum opening deposit and balance required. Must have an activated ATM card and online banking. Accounts must be opened by a customer new to Asian Bank. Initial deposits must be new money and may not be transferred from an existing Asian Bank account. Offer does not apply to second or multiple qualifying accounts within the same household/address or for customers who have closed a qualifying deposit account within the last 180 days. Referral awards will be deposited into your existing and your friend's new qualifying account within 30 days of opening the account. Account must be in good standing in order to receive the award. New deposit accounts are subject to approval. There is a minimum deposit requirement for deposit products; refer to the Asian Bank Account Agreements and Disclosures given to you at account opening for details. Returned/invalid email addresses and other invalid information entered are not the responsibility of Asian Bank. The value of the award may be reported to the IRS, state, or local tax authorities if required by applicable law. Maximum number of referral incentives is 10 per calendar year.

Limited time offer: For referred accounts opened 05/01/15 – 07/30/15, earn an additional \$10 when you refer a friend. Referrals must meet referral offer criteria listed above to receive the limited time offer.