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Refer your friends and family to earn cash rewards!

Something this good shouldn't be kept to yourself.

Tell your friends and family about Guaranty Bank to earn cash rewards. It is as easy as 1-2-3!

Step 1 – Go to www.gbtonline.royalreferralcenter.com and register.

Step 2 – Refer your friends to Guaranty Bank via text or email within the system.

Step 3 – Earn \$50 when your friend or family member opens an account and meets the qualifications.

Get started referring today

The person making the referral (Referrer) will earn \$50 Cash via direct deposit for each individual or business referred (Referred Person or Business) to Guaranty Bank & Trust (GB&T) that does not already have a GB&T checking account, registers for the offer, opens a new personal checking or business checking account and completes the other requirements within the time specified in the program. To make a referral, the Referrer must register for the program online at www.gbtonline.royalreferralcenter.com, agree to the Terms and Conditions, and submit a valid email address for both the Referrer and

each Referred Person or Business. 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). The Referred Person or Business may only receive one incentive bonus for opening an account and completing the requirements but may also be eligible as a Referrer.

R *efferred Person*

To earn \$50 cash via direct deposit, the Referred Person must register by following the link provided in the referral email or text, open a new GB&T personal or business checking account within 90 days after receiving the email or text offer through the official means of the program, keep the new account open and in good standing for at least 60 days, AND fulfill the following requirements within 60 days after account opening:

- *M*
ake at least 12 debit card purchases that post to the new account AND
- *E*
nroll to receive your monthly statements Online AND
- *H*
ave at least (1) one direct deposit (such as a reoccurring payroll or government benefit deposit.), or sign up for GBT Online Banking, which requires either a Social Security or Taxpayer Identification number or use of alternate enrollment procedures available by visiting a branch

O *ther Important Information*

Reward – Processing and delivery of the Reward may take an additional 4-6 weeks after all conditions have been met. The Referred Person or Business acknowledges that a Reward will be issued to the Referrer after all conditions have been met in the time frames provided. The Reward will be direct deposited into the appropriate account.

E
mail Address – When opening a GBT personal checking or business checking account, the Referred Person or Business must provide the same email address used when registering with Royal.

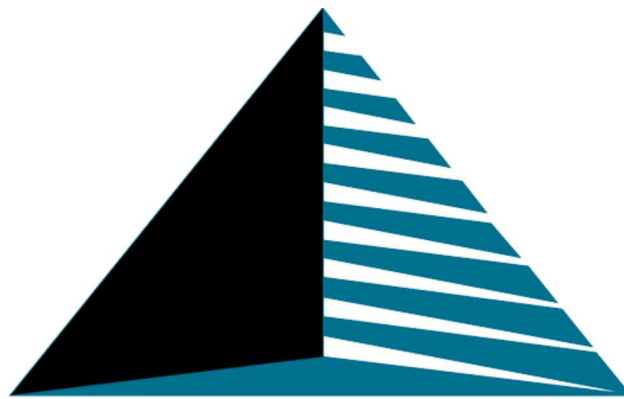
O
ther Limitations – The Reward offer is not available if the Referred Person or Business already has a GB&T checking account, and it may not be combined with other offers. This offer may end or be changed without notice.

D
eposit Account Disclosures – Minimum opening deposit or direct deposit is required on all GB&T Personal and Business Checking accounts. If you choose to open an interest-bearing checking account, either personal or business, the Annual Percentage Yield (APY) paid will be based on account balance and date of account opening. GB&T may change the APY at any time. Fees may reduce earnings. A monthly fee may apply depending on account type but may be waived on some accounts if certain conditions are met (visit gbtonline.com for conditions). All deposit accounts are subject to the GB&T Deposit Agreement.

O
pt out – The Referrer authorizes the sending of communications to each Referred Person or Business. The email may not be recovered if the person has “opted out” of marketing material from GB&T or Royal. 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.

P
osting – Debit card purchases do not always post to your account the same day you use your card or otherwise authorize a purchase. The timing of when a purchase posts depends largely upon the merchant. “Pending” transactions are not counted. You may use Online Banking and/or Mobile Banking to track when purchases post. Purchases also include payments made using your debit card number, but not ATM transactions.

E
mployees of Guaranty Bank and Trust Company – Guaranty Financial Services or affiliates are not eligible for this program.



GUARANTY BANK

& TRUST COMPANY

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