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**REFER A FRIEND**

# REFER A FRIEND

Are you a happy bank customer? Don't keep it a secret! Refer your friends, family and neighbors. We'll thank you for it!

## Overview

Once you submit the below form, when you refer a friend who opens a new checking account (can be opened online or in a branch), you'll receive an incentive\* deposited into your checking account. \$10 for personal checking and \$25 for business checking.

YOUR NAME \*

ADDRESS \*

CITY, STATE, ZIP \*

YOUR PHONE #

YOUR EMAIL \*

NAME OF FRIEND YOU'RE REFERRING \*

NAME OF ADDITIONAL FRIEND YOU'RE REFERRING (IF ANY)

NAME OF ADDITIONAL FRIEND YOU'RE REFERRING (IF ANY)

SUBMIT

\*All new accounts are subject to WMSB standard account terms and disclosures. Eligible account types are personal and business checking and non-RESPA transactions, defined as an extension of credit primarily for a business, commercial or agricultural purpose; temporary financing, such as a construction loan. All RESPA transactions, secured by owner occupied 1-4 family residential properties, including land only loans, generally first or subordinate lien consumer real estate loans, are NOT eligible for any referral fee. Current customer must have a checking account to receive referral credit.

Referral form must be filled out before new customer opens an account in order to receive referral credit. Referred friend must not currently be a West Milton State Bank customer.

Existing customer's checking account must be in good standing in order to receive incentive. Existing customers and joint owners opening new accounts do not qualify as a new customer. A customer may not engage in fraudulent activity to earn a referral bonus. The first customer who refers an eligible new customer will receive the referral incentive. Referred friend must open account within 1 month of referral form being submitted. Current customer will receive referral credit within 1 month following the new account being opened. WMSB may modify the terms of the referral program without prior notice by modifying the referral program rules. WMSB reserves the right to end this program at any time.

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