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Get Up to \$200 for You and \$200 for a Friend

Refer-a-Friend Bonus

When a friend you refer opens a new membership account with Xceed, you and your friend will both receive bonuses deposited to your accounts—up to \$200 for you and \$200 for your friend! Plus, the more friends you refer, the more rewards you can earn!*

INVITE YOUR FRIENDS RIGHT NOW!

The best part? There's no limit to the number of friends you can refer or rewards you can receive.

You've already discovered the many benefits of banking with Xceed—great rates, the latest banking tools, and exceptional service. Now is the perfect time to share the rewards of membership with the people in your life.

Simply complete the form using the link below to invite your friends to switch to Xceed. After you click “Submit,” your friend will get an email explaining our Refer-a-Friend offer.

[Visit bankingworthsharing.com to learn more »](http://bankingworthsharing.com)

***\$100 (or \$200) Referring Member Bonus:** To qualify for the \$100 referring member bonus, the referring member must be an existing Xceed member in good standing, and the referral must have been submitted by December 31, 2019, through the Xceed BankingWorthSharing.com microsite or the official Banking Worth Sharing form. The referring member would also receive an additional \$100 referring member bonus for a total of \$200 if the referring member has an active Xceed Visa® debit card, has signed up for online banking with eStatements, has signed up for overdraft protection, and is receiving a direct deposit of at least \$500 per month in an Xceed Signature checking account (evidenced by two consecutive months of ACH payroll deposits). Limit one referring member bonus per referred member. No limit to how many new members can be referred. The \$100 or \$200 bonus will be credited to the referring member’s account within 30 days after the referred member account has been open for 90 days. Total referral bonuses equal to \$600 or more will be reported on the IRS Form 1099-MISC. **\$200 Referred Member Bonus:** Existing members who open new accounts do not qualify for the \$200 bonus. To receive the \$200 bonus, new referred members must open their Xceed Signature Checking account by December 31, 2019, maintain the new account active and in good standing for at least 90 days, have direct deposits of at least \$500 per month to the account (evidenced by two consecutive months of ACH payroll deposits within the first 90 days of account opening), is signed up for online banking with eStatements, sign up for overdraft protection, and have a Visa® Platinum debit card issued. The \$200 bonus will be credited within 30 days after the account has been open for 90 days. The \$200 will be considered as dividends and will be reported on the IRS Form 1099-INT. All new account applicants are verified through ChexSystems, must qualify for membership and must open a primary share savings account. Signature Checking Account: APY (Annual Percentage Yield) is 0.25% on balances \$0 to \$49,999.99; 0.25% APY on balances \$50,000 to \$99,999.99; 0.25% APY on balances \$100,000 to \$249,999.99; 0.25% APY \$250,000 to \$499,999.99; and 0.25% APY on balances \$500,000 and over. No minimum balance required to open the account. The APY is effective as of 3/20/19, may change after the account opened, is accurate as of the last dividend declaration date, and is determined by the Board of Directors. Cannot combine with any other offer. Fees incurred could reduce earnings on these accounts.

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MARCH 29, 2019
PROMOTION | PROMOTION

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