SHARE THE WEALTH!

Family & Friends Program

Refer Your Family and Friends and Get Up to \$2001!

Spread the word about Penn Community Bank and receive \$50 for every family member or friend who opens a qualifying checking account—up to \$200 per year¹! Each family member or friend will also receive \$50 for opening their new account².

Use the back of this form to start referring family members and friends today!



START SHARING THE WEALTH!



To get started, simply complete this form and pass along to your family members and friends! Once they open a new checking account, you'll earn $\$50^1$!

Your Information:

Namo

Address	Family and Friends—bring this form to any Penn Community Bank branch and open a new checking account to earn your \$50²! Once your new account
Phone	is opened, you can earn even more by referring your own family and friends!
Email	

Namo

Family Member or Friend Information:

For the Referrer: To be awarded \$50 bonus, you must be an existing Penn Community Bank customer and make a qualified referral. A referral is qualified if your family member or friend not in your household: 1. presents the referral form upon account opening, 2. opens a Penn Community Bank checking account, and 3. maintains a Penn Community Bank checking account for a minimum of 60 days. \$50 bonus cash will be deposited to your account within 45 days after your family member or friend has maintained the account for 60 days. The \$50 bonus is limited to four qualified referrals per year—up to \$200 per year. All bonuses may be subject to 1099. Please consult a tax advisor for details. Offer expires May 31, 2019. This offer may be extended, modified, or withdrawn at any time without prior notice. Employees of Penn Community Bank are not eligible to participate. If you have any questions, please speak with a Penn Community Bank representative.

For the Referee: Bonus offer applies to all Penn Community Bank personal checking accounts that are part of the Family & Friends Program as long as the customers meet all other eligibility requirements. To receive the bonus: 1. The account must have direct deposit set up into the new checking account with at least \$100 electronically deposited into the account from an employer or outside agency within 60 days of account opening, or conduct 15 or more debit card transactions of any amount within 60 days of opening. 2. The account must be registered for e-Statements. \$50 will be credited to the account within 45 days after the qualifiers have been satisfied. The bonus amount will be reported to the IRS as interest for the year. To be eligible for this offer the customer must not currently have a personal checking account in the previous 12 months with Penn Community Bank. If multiple accounts are opened with the same signer, only one account will be eligible for the bonus. One bonus per household. Subject to approval. Account must remain open and active for 6 months from date of opening or a \$50 early termination fee will be assessed. Please consult a tax advisor for details. Offer expires May 31, 2019. This offer may be extended, modified, or withdrawn at any time without prior protice. Employees of Penn Community Bank are not eligible to participate. If you have any questions, please speak with a Penn Community Bank representative.