REFER-A-FRIEND

As a bankESB customer, you can earn \$50* just for referring your friends and family to try bankESB checking!

Our Refer-A-Friend program is designed to thank you for your business and reward you for referring our products and services.



bankESB.com | 855.527.4111

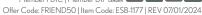
Unlock a \$50 bonus!

Receive \$50 when your friends and family bring this referral slip to any bankESB office, open a new checking account, and take the steps below within 90 days of account opening:

- Enroll in eStatements
 - AND
- Make a minimum of \$1,000 in aggregate direct deposits OR
- Conduct a minimum of 25 debit card transactions of \$10 or more

Unlock your potential –





*Refer-A-Friend Eligibility: The Refer-a-Friend bonus is available when referring new checking account customers only. The referred person (Friend) must be a new checking account customer to the bank. The referring person (Customer) must be the tax owner on an active checking account that is in good standing at the time the referral is made. The tax owner must be at least 16 years old at the time the referral is made to qualify for the bonus. By participating in this program each party (Friend and Customer) may be aware that the other is a customer of the bank. The Customer can receive up to 5 referral bonus deposits (totaling \$250) per calendar year.

The \$50 bonus will be credited to the Customer's account after the Friend opens a personal checking account, provides the Customer's name at account opening as the referrer and meets the \$50 bonus criteria below.

Refer-A-Friend \$50 Bonus Criteria: The Friend must be enrolled in eStatements AND have a minimum of \$1,000 in aggregate direct deposits posted to the account OR enroll in eStatements and conduct a minimum of 25 point of sale (POS) debit transactions of \$10 or more posted to the account within the first 90 days of account opening.

If achieved, the \$50 bonus will be credited to the Customer's account by the last day of the statement cycle following the 90th day the Friend's account was opened provided both the customer and friend accounts are still open and in good standing at the time of payout.

This is a limited time offer and subject to change anytime without notice. Bonus payouts may be 1099 reportable. Employees are not eliqible.

Earn \$50! Write your name on this referral slip and give it to your friends and family to bring back to any bankESB office!

Referring Customer Name:	
New Customer Name:	