

Refer-A-Friend

Do a friend a favor! Tell them about Extraco.

Our Refer-A-Friend Program pays you and your friend a cash back bonus when your friend opens an account or gets a loan for over \$10,000 with Extraco Banks.

You get \$50. Your friend gets \$50.

How it Works:

1. You invite your friends or family members by sending them an online referral form [CLICK HERE FOR LINK] through eMail, Facebook, or Twitter.
2. Your friend presents the completed referral form at their consumer account opening or during their loan contract signing.
3. You both receive a cash back bonus of \$50 within 60 days of the friend opening an account or getting a loan and meeting the qualifications.



INVITE FRIENDS.



YOUR FRIEND OPENS
A CONSUMER CHECKING
ACCOUNT* or
GETS A LOAN*.



YOU BOTH EARN
MONEY.

Terms and Conditions:

1. You cannot refer yourself.
2. Your friend must be a new Extraco Banks consumer customer.
3. Your friend cannot have closed an account in the past 6 months or charged off an account or loan ever with Extraco Banks or be an employee of Extraco.
4. Offer can not be combined with any other offer.
5. You must have an Extraco Checking Account in good standing.
6. You must have Direct Deposit and use your Debit Card (5) five or more times per statement cycle.
7. If your friend opens a consumer checking account, friend must obtain Direct Deposit and use Debit Card (5) five or more times per statement cycle, totaling a minimum of 10 times during the 60 day period from opening the account. We will pay the referral by crediting your account and your friend's checking account within 60 days or once your friend meets the referral qualifications.
8. If your friend signs a loan contract and does not have a checking account with Extraco Banks, we will pay the referral by crediting your account within 60 days of your friend signing a loan contract and will pay your friend with a cashier's check at loan signing. If loan is made through an approved Extraco Banks indirect dealer instead of at Extraco Banks, the friend being referred must bring the referral form into the financial center, along with a copy of their loan papers to receive their cashier's check from Extraco Banks.
9. Loan amount must be \$10,000 or greater. This excludes mortgage loans.
10. If you are referred to Extraco Banks and qualify for the referral, the person that referred you will also receive a referral, which in effect notifies that person you have opened an account at Extraco.
11. The credit will be credited as income to you and taxable by law.
12. Extraco Banks reserves the right to disqualify referrals in circumstances where we believe they were not made in good faith.

TELL THEM I SENT YOU TO Extraco Banks

Open a CHECKING ACCOUNT or get a LOAN
with Extraco Banks and get **\$50**.

Person who sent you: _____

Their address: _____

Their phone #: _____ Referral Reference #: _____

Eligibility:

1. You must be a new consumer customer of Extraco Banks.
2. You must not have closed an account within the past 6 months with Extraco.
3. If opening a consumer checking account, you must obtain Direct Deposit and use of Debit Card (5) five or more times per statement cycle. If applying for a loan, amount must be \$10,000 or more, excluding mortgage loans.
4. We will pay the referral to you by depositing a cash back bonus into your Extraco checking account within 60 days of opening an account or providing a \$50 cashier check after signing your loan contract.
5. If you are referred to Extraco Banks and qualify for the referral, the person that referred you will also receive a referral, which in effect notifies that person you have opened an account at Extraco.
6. Extraco Banks reserves the right to disqualify referrals in circumstances where we believe they were not made in good faith.



Member FDIC



Extraco
Banks.

Let's Build
Some Dreams