

**Qualifications:** In order to receive the Reward Card, your friends and family members must first register for the program, then open a new Citadel checking account, keep the account open and in good standing for at least 30 days, AND complete the following requirements within 60 days of account opening:

- Complete one (1) or more direct deposits totaling a minimum of \$250, OR
- Complete ten (10) or more debit card transactions (excluding ATM withdrawals)

Please allow up to 4-6 weeks, after completing all requirements of this offer, for delivery of your Reward Card.

\*Terms & Conditions apply and are available upon request at your local Citadel branch and at [www.referlive.com/citadelbanking](http://www.referlive.com/citadelbanking).

Federally insured by NCUA.

1574 10/14/16

The advertisement has a light blue background. At the top, there are two rows of colored squares: the first row has yellow, magenta, cyan, blue, green, red, black, and grey; the second row has yellow, magenta, cyan, blue, green, red, black, and grey. The central text reads "\$50 FOR YOU" and "\$50 FOR THEM" in large, dark blue, bold letters, with decorative flourishes on either side. To the right, the text says "When you REFER A FRIEND to open and use a new Citadel checking account\*" in a dark blue font. At the bottom, there is an illustration of a Citadel bank branch building with a red roof and a stone tower, surrounded by trees and a parking lot. The Citadel logo is visible on the building's tower.

**\$50**  
**FOR YOU**

**\$50**  
**FOR THEM**

When you  
**REFER A FRIEND**  
to open and use  
a new Citadel  
checking account\*

\*Terms & Conditions apply and are available upon request at your local Citadel branch and at [www.referlive.com/citadelbanking](http://www.referlive.com/citadelbanking).

## Refer friends and family members and you could earn up to \$500\* per year!

**To refer your friends & family:** Complete this form and give it to an employee at any Citadel branch. You can also make your referral:

- online at [www.referlive.com/citadelbanking](http://www.referlive.com/citadelbanking), or
- by calling a Referral Ambassador at **844-618-1806**.

Once your friend completes the program qualifications, you will each receive a \$50 Visa® Reward Card\*. Complete Terms & Conditions

are available at: [www.referlive.com/citadelbanking](http://www.referlive.com/citadelbanking).

**\$50**  
FOR YOU  
**\$50**  
FOR THEM

You must complete all fields.

Date: \_\_\_\_\_

### 1) Your Information

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

### 2) Friend/Family Information

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_