



Member FDIC

**Existing Customer (Referrer):**

Complete the **Customer Referral Form** (below) and pass it on to your friend. Don't forget to sign the form granting us permission to disclose you are a current customer of First State Bank and to acknowledge the incentive amount is reported to the IRS. First State Bank pays incentives to the existing customer (referrer) by check after we have verified that the new customer (referee) has opened a qualifying new Checking account and meets the terms of the customer referral program. Checks will be mailed within 30 days of the opening of a qualified account. The value of the check will be reported to the IRS and referrer is responsible for any applicable taxes.

**New Customer (Referee):**

You must present the completed **Customer Referral Coupon** at account opening in order to qualify for the incentive. You must be a new personal checking account customer to First State Bank and satisfy the terms of the referral program. You must open a new (consumer) checking account. All account openings are subject to First State Bank's normal approval process.

First State Bank will pay the new customer (referee) the referral incentive by crediting the new customer's checking account within 30 days of the account opening. The incentive amount will be reported to the IRS and the new customer will be responsible for any applicable taxes.

**Customer Referral Coupon**

**New Customer Name (Referee):** \_\_\_\_\_

**Following must be completed and signed by Referrer.**

**Existing Customer Name (Referrer):** \_\_\_\_\_

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

**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip:** \_\_\_\_\_

X

\_\_\_\_\_  
Referrer

*By presenting this coupon, I give First State Bank permission to disclose that I am a customer of First State Bank and to report the incentive amount to the IRS.*

First State Bank reserves the right to determine the eligibility of new customer (referee) and existing (referrer) for the cash referral program. FIRST STATE BANK reserves the right to disqualify any referrals in circumstances where it believes they were not sent to the bank in good faith. First State Bank employees are not eligible.