

FRIENDS IP *Checking*

Reward Program



*Pass along a good thing to your
friends!*

Recommend one of our Checking Accounts to a friend, and if the friend opens a qualifying new account,

*You each get
\$25.00*

The more friends you recommend, the more cash rewards you receive!



MEMBER
FDIC

FIRST STATE BANK'S Friendship Checking Reward Program is a referral program that is available to new and existing Bank customers. This offer expires no later than 12/31/2009. FIRST STATE BANK may terminate this offer before the expiration date.

Existing Customer (Referrer): The FIRST STATE BANK pays incentives to the existing customer (referrer) by check after the Bank verifies 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): To qualify, the customer referral coupon must be presented at the time of the account opening. 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 the 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.

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.



www.fsbwc.com

Refer a Friend and Each Receive \$25.00

Customer Referral Coupon

Bring this coupon to any FIRST STATE BANK location and open a (personal) Checking Account.

You and the friend who referred you will each receive \$25.00.

New Customer (Referee):

I was referred by: (Must be completed and *signed* by Referrer)

Name _____

Address _____

City _____ **State** _____ **Zip** _____

Signed X _____

By presenting this coupon I give the FIRST STATE BANK permission to disclose that I am a customer of the FIRST STATE BANK and to report the incentive amount to the IRS.