

IT PAYS TO TALK FIRST

Our Rewards First Referral Program pays you and your friend a cash bonus when your friend opens a new First State Bank Personal Checking Account. Here's how it works:

Existing Customer – Rewards First for You¹

1. Simply print and fill out the attached Rewards First Referral Form and pass it on to your friend.
2. Then, your friend can bring the form into one of our 11 convenient First State Bank locations to open and use their own Personal Checking Account.
3. You'll receive a \$25 reward! Keep referring your friends, we'll keep rewarding you.

New Customer – Rewards First for You Too²

1. Open a new Personal Checking Account, present a completed Rewards First Referral Form and use your new account in the first two months and earn \$25.
2. Set up a direct deposit of at least \$100 within 45 days of opening and you'll receive an additional \$25.
3. Bring in your old checks and debit card and we'll buy them back and you'll get up to an additional \$25.

REWARDS FIRST REFERRAL FORM

I am referring: _____ to First State Bank for a Personal Checking Account.
(insert friend's name)

Please welcome my friend to the hometown bank.

Existing Customer Contact Information:

Please print your information as it appears on your First State Bank account.

Full Name*: _____

Street Address*: _____

City*: _____

State*: _____ Zipcode*: _____

*Required. The requested information is used only to identify your existing customer relationship in order to pay the cash bonus. It will not be used for any other purpose.

Rewards First Referral Program Terms and Conditions:

¹Existing Customer: We will pay a \$25 referral award for a new Personal Checking Account and \$50 referral award for a new Business Checking Account to an existing customer after we verify that the new customer you referred opened a new Checking Account and met the other terms of the offer. As an existing customer, you must have a First State Bank Checking or Savings Account in good standing at the time of payment to receive the referral award. We will notify you and credit your Checking or Savings Account within 90 days of the qualifying account opening.*

²New Customer: You must present a Rewards First Referral Form at the time of the account opening and then satisfy the terms of the Rewards First Referral Program. You must open a new Checking Account with \$100 and conduct an average of 12 monthly transactions (excluding interest) for a two month period from the account opening date. All accounts are subject to our normal approval process. The value of the referral award will be reported to IRS as taxable income.

Referral Award Amount for Personal Checking Accounts: If you opened a Personal Checking Account, you will receive a \$25 referral award within 90 days of your account opening and you have met the transaction requirement. If you set up a recurring direct deposit of at least \$100 a month within 45 days of account opening, we will pay you an additional \$25 referral award at the same time we pay the \$25 referral award. All personal Checking Accounts excluding Health Savings Accounts are eligible for the Rewards First Referral Program. You may also earn up to \$25 in our Check and ATM/Debit Card Buyback Program in which we buy back and shred your old checks and ATM/Debit Cards from your former institution.**

Referral Award Amount for Business Checking Accounts: If you opened a Business Checking Account, you will receive a \$50 referral award within 90 days of your account opening and you have met the transaction requirement. All Business Checking Accounts excluding Super N.O.W., IOLTAs

FOR INTERNAL OFFICE USE ONLY:

New Customer

Name: _____

Account Number: _____

Date Opened: _____

New Relationship Approval - Initial Here: _____

Branch Information

Distributed by: _____

Branch Number: _____

Send completed forms to Retail Sales on a weekly basis.

and Depository Transfer Accounts are eligible for the Rewards First Referral Program. You may also earn up to \$50 in our Check and ATM/Debit Card Buyback Program in which we buy back and shred your old checks and ATM/Debit Cards from your former institution.†

Eligibility: You must be a new customer of First State Bank. Offer not available to individuals or business that were signers on a First State Bank Checking Account that closed in the last six months, and employees of First State Bank and its affiliates. This offer cannot be combined with any other offer except the Check and ATM/Debit Card Buyback program.

Referral Payment: You must have a First State Bank Checking Account in good standing at the time of payment to receive the referral award. We will pay the new customer's referral payment to you by crediting your new Checking Account within 90 days of the account opening.

This offer may be changed or withdrawn at any time and we reserve the right to determine in our sole discretion the eligibility of new customers and existing customers. We also reserve the right to disqualify referrals in circumstances where we reasonably believe they were not made in good faith.

*We value our customer's privacy and we are unable to give out the identity of customers who have opened an account. You will need to ask your acquaintances directly to see who opened a Checking Account.

** A credit of \$2 per check pad for your unused checks and \$2 for your old ATM or check card from another financial institution will be issued within two business days of receiving them.

† A per-check credit for your unused checks and your old ATM or check card from another financial institution up to \$50 will be issued within two business days of receiving them.