



Refer-a-Friend Program Terms and Conditions

Join our customer referral program online and refer a friend or family member who does not currently have a checking account with Crews Bank & Trust. The referred individual must open and fund a qualifying checking account with a minimum of \$100 opening deposit; once they enroll in Online Banking, both you and the referred customer will receive a \$25 reward.* The reward will be deposited into your checking account within 45 days of enrollment in Online Banking, provided that both your account and the referred individual's account remain open and in good standing at the time of payout.

**Enrollment in Online Banking must be completed within 30 days of account opening.*

Program Details & Eligibility:

- The Refer-a-Friend offer is valid as of April 9, 2025, and may be modified or discontinued at any time without prior notice.
- The referred customer must enroll in Online Banking within 30 days of account opening for each of you to receive the \$25 reward.
- You must be 18 years or older to be part of this program.
- If the new account is opened at a Crews Bank & Trust branch, the referral code must be presented at the time of account opening. If the new account is opened online, the referred customer must go through the referral link you provide to open the new account.
- Referrals may be made for both Personal and Business checking accounts.
- Personal accounts may be opened online or at a branch. Business accounts must be opened at a branch.
- The referred customer must not have a current or recent (within the prior 12 months) Crews Bank & Trust checking account.
- The offer is not available to individuals who have closed a Crews Bank & Trust account with a negative balance.
- To maintain customer confidentiality, Crews Bank & Trust will not disclose any information regarding accounts opened by referred individuals.

- Referring customers will receive only one referral reward per referred individual, regardless of the number of accounts the referred individual opens.
- Referring customers may earn up to 20 referral rewards per calendar year, with a maximum total payout of \$500 annually. Eligibility may be limited based on account ownership.
- The reward may be subject to IRS reporting, and recipients are responsible for any applicable taxes.
- Employees of Crews Bank & Trust are eligible for referral rewards only during designated promotional periods.
- We reserve the right to cancel the referral program without prior notice in its entirety or for a specific referring customer at any time for any reason.
- Crews Bank & Trust reserves the right to refuse any referral payout based on findings of its own investigations into suspected fraudulent activity.
- Any questions or disputes regarding eligibility for the referral program will be resolved by Crews Bank & Trust at its sole discretion.
- The Refer-a-Friend reward cannot be combined with any other offer.

Acceptance of Terms and Conditions:

By participating in the referral program in any way, you agree to be bound by these Terms and Conditions. If you do not agree to all of the Terms and Conditions, you may not participate in the referral program. Crews Bank & Trust may revise these terms and conditions from time to time at our sole discretion, subject to applicable law. When we make revisions, we will post the revised version on the Website. You are free to decide whether or not to accept a revised version, but accepting these Terms and Conditions, as revised, is required for you to continue participating in the referral program.

If you do not agree to these Terms and Conditions or any revised version of these Terms and Conditions, your sole recourse is to terminate your participation in the referral program. Except as otherwise expressly stated by us, your participation in the referral program is subject to, and constitutes your acceptance of, the version of these Terms and Conditions in effect at the time of your participation in the referral program.