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.

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

$50 FOR YOU
$50 FOR THEM

*Terms & Conditions apply and are available upon request at your local Citadel branch and at 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, 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.

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: ______________________