



We'd Love to Meet Your Friends!



Invite your friends or family to open a checking account at HCB and you will both earn a cash bonus!

Receive \$50 for each qualified referral.* \$100 goes to your friend or

family member if certain qualifying conditions* are met.

Earn up to \$500* when you refer friends and family members to open and use a new checking account with HCB.

\$100 minimum deposit is required for all account openings. The new account is subject to standard account opening requirements. Rewards are subject to 1099-INT for the referred party and 1099-MISC for the referring party for aggregate awards totaling \$500 annually. By participating in the Refer a Friend or Family Member program, each party may be aware that the other is, or may become, an HCB customer.

*Please see Terms and Conditions on reverse side. This is a limited time offer.

Terms and Conditions

Highpoint Community Bank - Refer a Friend or Family Member Checking Account Offers:

The person making the referral (*Referrer*) will earn a \$50 Deposit into their HCB Account for each individual referred (*Referred Person*) to Highpoint Community Bank once the *referred person* has opened an account. The *referrer* will earn the deposit reward if the *referred person* is a new customer to HCB with no existing account relationships, opens a new Highpoint Community Bank personal or business checking account with a minimum opening deposit of \$100 and *referred person* identifies the *referrer* as the person who made the referral. To make a referral, the *referrer* must give the *referred person* a referral card and share the offer with their friends, family or coworkers. A *referrer* may receive up to ten (10) deposit rewards into their HCB account (\$500 value) within a calendar year, but only one *referrer* may receive a deposit reward for each *referred person* who fulfills the requirements.

Personal Checking Account Offer Qualifications:

To earn a \$100 deposit reward, the *referred person* must bring in the referral card or identify the *referrer* upon account opening, open a new Highpoint Community Bank personal checking account with a minimum opening deposit of \$100 and meet the following requirements within 60 calendar days of account opening:

- Direct Deposit from employer, pension or social security

Business Checking Account Offer Qualifications:

To earn a \$100 deposit reward, the *referred person* must bring in the referral card or identify the *referrer* upon account opening, open a new Highpoint Community Bank business checking account with a minimum opening deposit of \$100 and meet the following requirements within 60 calendar days of account opening:

- Complete ten (10) debit card transactions (excluding ATM transactions) with each transaction totaling \$20 or more, OR
- Have \$1,000 in cumulative deposits

New account is subject to standard account opening requirements. Each person participating in the Referral Program may be aware that the other is, or may become, an Highpoint Community Bank customer. The *referred person* acknowledges that the deposit reward will be issued to the *referrer* after all conditions have been met in the time frames provided.

Highpoint Community Bank employees are eligible to participate in this offer.