

GET UP TO \$250¹ FOR EACH REFERRAL



Bring Your Friends into Better Banking

Invite your friends, family and neighbors to bank better and share in the rewards. When they join St. Mary's Bank, you can both get up to \$250¹.

SHARE THE CODE: FRIEND

- Friend opens a new checking account
- They set up a recurring monthly direct deposit of totaling at least \$500 within 90 days of account opening

You both earn \$50¹

- Friend deposits at least \$5,000 in new-to-St. Mary's Bank funds (within 30 days of account opening) to the new checking
- They keep a \$5,000 minimum average daily balance for 6 months

You both earn another \$200¹



St. Mary's Bank

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APPLY WITH OFFER CODE **FRIEND**

REFERRED BY (PLEASE PRINT):

Full Name:

Phone Number or Email on File:

Last 4 Digits of St. Mary's Bank Member Number:

Your Name:

1. Apply with offer code FRIEND. Eligibility: Refer a Friend offers are subject to change without notice. Referred individual must be at least 18 years of age. Cannot be combined with any other offers outside of refer a friend promotion. There is no limit to the number of people an existing member (referrer) can refer. However, a referred person (new member) is eligible to receive only one \$50 and/or \$200 referral bonus, regardless of how many accounts they open. By participating in this program, each party may be aware that the other is a St. Mary's Bank member. Refer a Friend offers are available to new to St. Mary's Bank individuals opening their first St. Mary's Bank checking account. If you have been a primary or joint holder of a St. Mary's Bank checking account within the last 6 months (180 days), you are not eligible for this bonus.

A direct deposit is a recurring income electronically deposited into your St. Mary's Bank checking account by an employer or other organization. It may include salary, pension, government benefits, or other eligible regular income. Certain money transfers, such as person-to-person payments and payments made with apps such as Zelle®, PayPal, or Venmo, do not qualify as direct deposits. Transfers between accounts at St. Mary's Bank, or other banks or brokerages also do not count as direct deposits.

Eligible Accounts: Beyond Checking, 603 Account/Checking, Beyond Rewards Checking, Beyond Interest Checking. A minimum deposit of \$10 is required to open a St. Mary's Bank checking account.

\$50 BONUS ACTIONS: (a) new member opens a new St. Mary's Bank checking account as the primary owner. (b) Sets up a \$500 total recurring monthly direct deposit (2 or more occurrences) within 90 days of account opening

\$200 BONUS ACTIONS: (c) new member funds their new checking account with a minimum of \$5,000 of new funds (funds not currently on deposit with St. Mary's Bank) within 30 days of account opening. (d) new member maintains a \$2,000 minimum average daily balance for six consecutive months.

Bonus Requirements for Both Parties:

\$50 Bonus will be deposited for both parties up to 30 days after the new member's checking account (referred party) is opened; the \$500 qualifying recurring direct deposit has occurred within 90 days of account opening.

\$200 Bonus will be deposited for both parties after a \$5,000 minimum daily balance is maintained in the new checking account for six consecutive months. No bonus will not be deposited if any account is in default, closed or suspended, or otherwise not in good standing. All Bonuses will be reported as income to the IRS on a 1099-MISC.

St. Mary's Bank is a member-owned credit union. Membership opened to anyone with the purchase of one share of capital stock for \$5. Federally insured NCUA. Equal Opportunity Lender.