

# \$100 for You. \$100 for Your Friend!

Do you know someone that would love banking with us? Refer a friend to First National Bank Minnesota and you could both earn extra spending cash!

Simply fill out the form below and give it to your friends, family, and coworkers! When you refer someone that opens a new personal checking account and meets the qualifying activities, you could both earn \$100!\* It's simple. Refer a friend - rewards for both of you!

## How to Refer Your Friends and Earn Rewards!



Complete the Refer a Friend form below with your information.



Tell your friends to visit a branch and present this completed flyer while opening their new personal checking account.



Start earning rewards once they have met the qualifying activities!

### Referred By:

**Name (please print):**

**Phone Number:**

**Email Address:**



Scan Me

### FOR MORE DETAILS

Scan this QR code using the camera app on your smartphone or visit us at [www.fnbnm.bank/refer-a-friend](http://www.fnbnm.bank/refer-a-friend)



\*Due to the Confidential nature of banking information, we cannot disclose any information about accounts opened by the referred individuals. Health Savings Accounts and Money Market Accounts are not eligible for the \$100 referral reward. Checking accounts require 2 direct deposits within 60 days totaling \$600 or more, new debit card activation with 15 debit card transactions within 60 days, and online banking with e-Statements enrollment to qualify for \$100 reward. A maximum of one Reward will be awarded to the Referred Person regardless of the number of accounts opened, and a maximum of one Reward will be awarded to the Referrer in connection with each person they refer. The Referred Person must be the primary owner of the new checking account, and may not be or have been a primary owner of any First National Bank Minnesota personal or business checking account within the previous 12 months and pass the bank's account verification screening. The reward will be credited to both checking accounts within 60 calendar days of meeting all qualifications. Qualifications must be met within 60 days of opening the account. The \$100 reward will be reported as interest income on IRS Form 1099-INT. Limit of five referrals per customer per calendar year. A \$25 early closing fee will be charged by the bank if the account closes within the first 6 months. Account must be opened in a First National Bank Minnesota branch location to receive the promotional incentive. Checking account minimum opening balance and annual percentage yield may vary by account type opened, APY accurate as of the date account opened. Fees could reduce earnings on the account. Interest rates and Annual Percentage Yield may change at any time after the account is opened. Other restrictions may apply. This offer is subject to change and may be withdrawn without notice. FNBMN employees are not eligible for reward. Member FDIC.