

Terms and Conditions

North American Savings Bank - Refer-A-Friend Checking Account Offer:

The person making the referral (Referrer) will earn a \$50 Visa® Reward Card for each individual referred (Referred Person) to NASB who registers for the offer, opens a new NASB personal checking account (Advance, Thrive, or Prosper), and completes the requirements within the time specified in the offer. Money Market Checking accounts do not qualify. To make a referral, the Referrer must register for the program and share the offer with their friends, family, or coworkers. A Referrer may receive up to ten (10) Visa Reward Cards (\$500 value) within a calendar year, but only one Referrer may receive a Visa Reward Card for each Referred Person who fulfills the requirements. Only one Visa Reward for each Referred Person, regardless of the number of accounts opened or Account Owners.

To earn a \$50 Visa Reward Card, the Referred Person must register for the offer, open a new NASB personal checking account, and meet the following requirements within 60 days of account opening:

- Complete two (2) direct deposits of \$100 or more, AND
- Complete two (2) or more debit card transactions (excluding ATM transactions), AND
- Register for Online Banking

The Referrer authorizes the sending of communications to each Referred Person. The email may not be recovered if the person has “opted out” of marketing material from NASB or ReferLive. Each person who registers at ReferLive authorizes future communications including emails regarding the program unless they “opt out” by making an election at ReferLive or within such email. The Referred Person acknowledges that a Visa Reward Card will be issued to the Referrer after all conditions have been met in the time frames provided.

NASB employees are ineligible to participate in this offer. Referred offer only for new customers. The Referrer must not have closed an account within the past 90 days with a negative balance.

Please allow 4-6 weeks after completion of all requirements for delivery of the Visa Reward Card. The Visa Reward Cards are subject to Terms and Conditions delivered with the card. Rewards Cards may be reported as income to the IRS. NASB may change or discontinue the offer at any time.

Visa is a registered trademark of Visa, Inc. Visa is not a participant or sponsor of this promotion.

Member FDIC.