Terms & Conditions



First National Bank - Refer-A-Friend Checking Account Offer:

The person making the referral (Referrer) will earn a \$50 Mastercard® Reward Card for each individual referred (Referred Person) to First National Bank who registers for the offer, opens a new First National Bank personal checking account, and completes the offer requirements within the time specified in the offer. 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) Mastercard Reward Cards (\$500 value) within a calendar year, but only one Referrer may receive a Mastercard Reward Card for each Referred Person who fulfills the requirements.

To earn a \$50 Mastercard Reward Card, the Referred Person must register by following the link provided in the referral email or on social media, become a new customer, open and fund a new FNB personal checking account, and complete the following within 30 days of account opening:

- Complete two (2) or more debit or deposit transactions, AND
- Keep the account in good standing

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 First National Bank 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 Mastercard Reward Card will be issued to the Referrer after all conditions have been met in the time frames provided.

This offer can be changed at any time without notice.

Please allow 4-6 weeks after completion of all requirements for delivery of the Mastercard Reward Card. The Mastercard Reward Cards are subject to Terms and Conditions delivered with the card. Rewards Cards may be reported as income to the IRS.

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

Member FDIC, Equal Housing Lender

