

LifeStore Bank Refer-A-Friend Rules

LifeStore Bank Customers can receive a \$25 gift card by referring a friend to open a LifeStore Checking account (excluding Simple checking), consumer or commercial loan. Referred customer must receive a completed Refer A Friend form from a current LifeStore Bank customer and present it at Account opening.

Who's eligible?

If you're a customer of LifeStore Bank, you can participate in Refer-a-Friend. LifeStore Financial Group employees are not eligible to participate. Referring person's account must be active, funded and in good standing in order to be eligible. Self-referrals are not allowed.

What is an eligible referral?

Certain rules with family members apply. The referee can be a family member of the person making the referral as long as it is a new relationship for LifeStore. For example, a spouse cannot transfer money from his or her LifeStore account to open a new account in the spouse's name; however he can receive referral credit if the money is transferred from another bank. Or if someone with a home mortgage refers their spouse to open a new loan for the spouse's business it will qualify. The gift cards will only be given as a direct result of the referral and may be reported as income to the IRS.

Is there a limit on the number of referrals or credits I can have?

No. You can submit as many referrals as you like and earn multiple gift cards as long as you are referring a new account category for the customer. For example, you can refer your neighbor for an Assurance Checking Account and complete a second form to refer him for a home mortgage.

How and when do I get my my gift cards?

Drawings will be held on the 5th of each month for all entries received for the prior month. The winners will be notified.

What happens if the same person is referred multiple times?

In the event that the same person is referred by multiple customers, the person who submits the referral first will receive the credit.

Who Do I contact with questions?

Contact LifeStore Bank marketing at 800-723-4718

LifeStore Bank Refer a Friend Program OFFICIAL RULES

LifeStore Bank customers can receive a \$25 gift card by referring a friend to open a LifeStore checking account (excluding Simple Checking), consumer loan or commercial loan. The referred customer must receive a completed Refer a Friend form and present it at account opening or loan application. Please allow 90 days after the completion of requirements to receive your gift card. By presenting this form each party is aware the other is a LifeStore Bank customer. Some restrictions apply.

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There is no limit on the number of referrals that can be made. You can submit as many referrals as you like and earn multiple gift cards as long as you are referring a new account category for the customer. For example, you can refer your neighbor for an Assurance Checking account and complete a second form to refer him for a consumer loan. In the event that the same person is referred by multiple customers, the person who submits the referral first will receive the credit.

LifeStore Bank offers several checking accounts and the Annual Percentage Yield (APY) can depend on the amount deposited or balances. The interest rate on any of our variable rate accounts may change after the account is opened and fees could reduce earnings. This program cannot be combined with any other offer. Offer subject to change without notice.