



WOODFOREST
NATIONAL BANK

Refer a friend. It's a win-win!

Banking with Woodforest has its rewards. Tell your friends how much you love banking with us and you could both earn up to \$25 in Referral Rewards!*

It's a win-win for you and your friend!

Refer up to four friends and earn up to \$100 per year.

Here's how to refer your friends and earn rewards!

- 1 Complete the form below with your information.
- 2 Have your friend visit a branch and present this completed flyer while opening their new personal checking account.
- 3 Once they have met the qualifying activities, you could both earn up to \$25!

Referred by

Name (please print)

Phone Number

Last 4 Digits of Woodforest Account

*Important Notice: Due to the confidential nature of banking information, we cannot disclose any information about qualifying accounts opened by the individuals referred. To participate in the program, the offer is only valid for new Woodforest National Bank ("Woodforest") customers who open a Woodforest personal checking account by December 31, 2025. Accounts opened online do not qualify. This is a limited time offer and may be terminated or changed by Woodforest at any time without notice and cannot be combined with any other offer. Termination of or changes to the offer will not impact earned rewards or reward eligibility in progress. Employees of Woodforest are not eligible for the offer.

Referral Reward/Account Information: Referral Rewards are available to all eligible Woodforest personal checking account holders beginning 35 days after account opening. To receive the Refer a Friend Program Referral Rewards:

1. Current Woodforest customers can refer up to four (4) family and friends to open a new Woodforest personal checking account at their local branch location. Referring customers can receive up to four (4) Refer a Friend Rewards (potentially \$25 per referral, totaling \$100) per calendar year. Qualified new referred customers may earn up to two (2) referral rewards (one \$5 reward and one \$20 reward) on their new primary checking accounts. Offer is limited to two reward credits per qualifying customer and account regardless of joint ownership or if customer chooses to open multiple accounts.
2. To earn the \$5 referral reward, referred individuals must open a personal checking account with the minimum opening deposit requirements and keep the account open for a minimum of 35 days. On day 35, both the referral customer and the referred customer will qualify, and each account will be credited for a \$5 referral reward.
3. To earn the additional \$20 referral reward, all qualifying activities must post to the referred customer's account within 90 days after account opening. Qualifying activities include the new checking account 1) being open and active for a minimum of 35 days, 2) maintaining an average positive ledger balance, 3) having a minimum of three (3) Qualifying Deposits¹, and 4) having a minimum of fifteen (15) Qualifying Debit Card Purchases² post to the account. On the day all qualifying activities are met, both the referral customer and the referred customer accounts will be credited for a \$20 referral reward.
4. Referral reward credits will not be deposited to accounts closed or restricted (i.e., charged off or frozen) at the time the reward payment is to be posted.
5. This program ends on December 31, 2025; however, referral rewards can be earned and credited through March 31, 2026.
6. Referral rewards can be considered either miscellaneous or interest income and may be reportable to you and the IRS on Form 1099-MISC or Form 1099-INT if applicable.

¹ Qualifying Deposits include cash or check deposits, your paycheck, pension, government benefits (such as Social Security), or other regular monthly income from your employer or the government. Transfers from other Woodforest accounts to the new checking account do not qualify.

² Qualifying Woodforest Debit Card Purchases include transactions made to buy goods and services and are net of returns or other adjustments.

FOR MORE DETAILS

Scan this QR code using the Camera app on your smartphone or visit us at
www.woodforest.com/referafriend

