

Refer-a-Friend

Rewards Program

It's as easy as 1 - 2 - 3!

1) Cut off the Refer-a-Friend coupon below. 2) Print your name and the name of a friend, relative, or co-worker who currently does not bank with Northwoods Bank. 3) Give the coupon to your friend and have them present it to a Personal Banker. After your friend opens a New Northwoods Bank Checking Account with either Direct Deposit or a Photo Check Card, we will give them \$25.

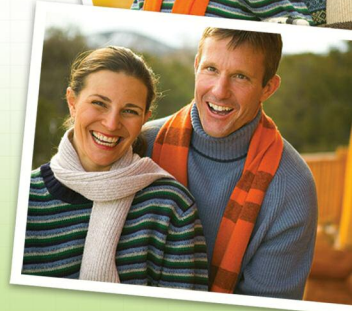
That's not all! We will reward you for every referral* you send to us that results in the opening of a new checking account. Best of all, the more referrals you send, the more money you will earn! The chart to the right lists the amount of money you can earn for each referral.

Thank you for your business and the opportunity to serve you!

For additional Refer-a-Friend forms, please stop in or visit www.northwoodsbank.com and click on the Refer-A-Friend icon to download and print additional forms.

*A referral is defined as a new checking account opened from someone who was originally not a Northwoods Bank customer. Must be 18 years of age or older. Refer-A-Friend Program expires on October 31, 2006.

# of Referrals	Reward
1	\$20
2	\$20
3	\$30
4	\$30
5	\$40
6+	\$50



\$25 FREE!
with the opening
of a New Checking
Account!**

Refer-a-Friend!

.....
Friend's Name

.....
Your Name (first and last)

** Direct Deposit or a Photo Check Card is required at the time of the account opening to receive the \$25

Member FDIC



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Refer-a-Friend!

.....
Friend's Name

.....
Your Name (first and last)

** Direct Deposit or a Photo Check Card is required at the time of the account opening to receive the \$25

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