



NORTHWOODS BANK

We make it happen...for you!

REFERRAL PROGRAM

WE GIVE \$100,
you get \$100

\$100 FOR YOU AND \$100 FOR YOUR FRIEND
***WHEN THEY OPEN A QUALIFYING ACCOUNT OR LOAN**



**New Accounts: Minimum opening deposit of \$2500. Must maintain an average minimum balance of \$2500 over the initial 90-day period. Must have recurring direct deposit - paycheck, social security, or similar. \$100 sign-on bonus will be deposited after 90 days if conditions are met. Referrer has to be existing customer. Referral has to be a new customer. By signing this the applicant is acknowledging that the referrer will know if the terms for the bonus are met. Due to the confidential nature of banking services, we cannot disclose information on who has applied, nor will you be notified whether we approve or decline any account for the individual you refer. Limit of 5 referrals per customer per year.*

**New Loans: Any NEW consumer loan, HELOC, or mortgage. Minimum loan amount of 10K. \$100 sign-on bonus will be paid upon closing of loan if conditions are met. Referrer has to be existing customer. Referral can be a new or existing customer, as long as the loan is new. By signing this the applicant is acknowledging that the referrer will know if the terms for the bonus are met. Due to the confidential nature of banking services, we cannot disclose information on who has applied, nor will you be notified whether we approve or decline any account for the individual you refer. Limit of 5 referrals per customer per year.*

The value of this bonus program may result in miscellaneous income received from Northwoods Bank and we may be required to send you, and file with the IRS, a Form 1099-MISC (Miscellaneous Information) for the year(s) in which you receive the bonus. You are responsible for any tax liability related to participating in the bonus program. Please consult your own tax advisor if you have any questions about how this could affect your taxes. This bonus program is subject to change and may be canceled at any time without notice.



NORTHWOODS BANK

We make it happen...for you!

WE GIVE \$100,
you get \$700

REFERRAL FORM

Please present this form at account opening to qualify for the referral bonus.*

Referred By: _____

NWB Customer Signature: _____

Mailing Address: _____

Phone: _____ Email: _____

New Customer's Name (Referral): _____

INTERNAL USE ONLY

Account #: _____

NWB Employee: _____

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