Refer a Friend, Make $100*

NEIGHBORHOOD NATIONAL BANK

Refer-A-Friend Program Effective July 13, 2026

1. Program Overview

The Refer-A-Friend Program allows current NNB customers to refer friends or family customers to open a Neighborhood checking account. When the referred new customer meets all eligibility and qualification requirements outlined below, both the referring customer and the new customer will receive a $100 reward.

2. Eligibility

To participate in the program:

- The referring customer must have an active NNB account in good standing* at the time of referral submission and at the time of reward payout.
- Referrals must be submitted through the official online referral form prior to the new customer opening a Neighborhood checking account.
- The new customer must not have had a Neighborhood checking account within the previous 12 months.
- The new customer must meet all standard eligibility and account approval requirements.

3. Qualification Requirements for the New Customer

To qualify for the referral reward, the new customer must:

- Open a Neighborhood checking account.
- Keep the account open and in good standing* for at least 90 consecutive days from the date of account opening.
- Complete a minimum of 15 posted point-of-sale (POS) debit card purchase transactions within 90 days of account opening. ATM transactions do not qualify.
- Establish and maintain recurring direct deposit of payroll, pension, or government benefits from an employer or government agency within 90 days of account opening. Transfers from peer-to-peer payment services, including but not limited to Venmo, Cash App, PayPal, or similar services, do not qualify.

4. Reward Payout

- If all qualification requirements are met, both the referring customer and the new customer will receive $100.
- Rewards will be paid after verification of the 90-day qualification period.
- Reward distribution will be a deposit into a Neighborhood account
- Rewards may be reported to the Internal Revenue Service as required by law. Customers are responsible for any applicable tax liability.

5. Referral Process

- The referring customer must complete and submit the online referral form.
- The referring customer is responsible for sharing the unique referral link with the prospective new customer.
- The new customer must apply by using the provided referral link for the referral to be tracked and eligible.
- Referrals submitted after account opening or applications completed without the referral link may not qualify for the reward.

6. Program Limitations

- The promotion begins July 13, 2026, and is limited to the first 100 qualifying referrals.
- A qualifying referral is defined as a referral in which the new customer satisfies all eligibility and qualification requirements.
- Once 100 qualifying referrals have been reached, the promotion will end.
- NNB reserves the right to modify, suspend, or terminate the promotion at any time without prior notice.
- NNB reserves the right to withhold or deny rewards in cases of suspected fraud, abuse, or activity inconsistent with the intent of the program.

8. General Conditions

- NNB employees, customers of the Board of Directors are not eligible to participate in this promotion.
- All accounts are subject to standard eligibility and approval requirements.
- By participating in the Refer-A-Friend Program, both the referring customer and the new customer acknowledge and agree to these terms and conditions.

***Definition of Good Standing**
For purposes of this promotion, “good standing” means the account is open, not overdrawn, not delinquent on any loan obligation with NNB, not subject to charge-off, and otherwise compliant with the NNB Account Agreement.