

Terms and Conditions

First Keystone Community Bank - Refer-A-Friend Checking Account Offer:

The person making the referral (Referrer) will earn a \$50 Visa® Reward Card for each individual referred (Referred Person) to First Keystone Community Bank who registers for the offer, opens a new First Keystone Community Bank personal checking account, and completes the requirements within the time specified in the offer. All account applications are subject to FKCB approval.

To make a referral, the Referrer must register for the program and share the offer with their friends, family, or coworkers. A Referrer may receive up to ten (10) Visa Reward Cards (\$500 value) within a calendar year, but only one Referrer may receive a Visa Reward Card for each Referred Person who fulfills the requirements.

To earn a \$50 Visa Reward Card, the Referred Person must register for the offer, open a new First Keystone Community Bank personal checking account, and meet the following requirements within 60 days of account opening:

- Complete twelve (12) debit card transactions (ATM transactions excluded), AND
- Set up direct deposit or automatic payments, AND
- Enroll in Online Banking and eStatements

Direct Deposits can include payroll, Social Security, or other income electronically deposited to your eligible account. ACH returned items, FKCB internal transfers, and deposits made through an ATM or mobile check deposit do not qualify.

The Referrer authorizes the sending of communications to each Referred Person. The email may not be recovered if the person has “opted out” of marketing material from First Keystone Community Bank or ReferLive. Each person who registers at ReferLive authorizes future communications including emails regarding the program unless they “opt out” by making an election at ReferLive or within such email. The Referred Person acknowledges that a Visa Reward Card will be issued to the Referrer after all conditions have been met in the time frames provided.

First Keystone Community Bank employees are ineligible to participate in this offer.

Please allow 4-6 weeks after completion of all requirements for delivery of the Visa Reward Card. The Visa Reward Cards are subject to Terms and Conditions delivered with the card. Rewards Cards may be reported as income to the IRS.

Visa is a registered trademark of Visa, Inc. Visa is not a participant or sponsor of this promotion.

This referral program may be discontinued or changed at any time without notice.

Member FDIC.