

Terms and Conditions

Independent Bank - Refer-A-Friend Checking Account Offers:

The person making the referral (Referrer) will earn a \$50 Mastercard® Reward Card for each individual referred (Referred Person) to Independent Bank who registers for the offer, opens a new Independent Bank personal or business checking account and completes the other requirements within the time specified in the offer. 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) Mastercard Reward Cards (\$500 value) within a calendar year, but only one Referrer may receive a Mastercard Reward Card for each Referred Person who fulfills the requirements.

Personal Checking Account Offer Qualifications:

To earn a \$50 Mastercard Reward Card, the Referred Person must register by following the link provided in the referral email or on social media, open a new Independent Bank personal checking account and meet the following requirements within 60 calendar days of account opening:

- Complete ten (10) debit card transactions (excluding ATM transactions), OR
- Complete a minimum of \$100 in direct deposits

Business Checking Account Offer Qualifications:

To earn a \$150 Mastercard Reward Card, the Referred Person must register by following the link provided in the referral email or on social media, open a new Independent Bank business checking account and meet the following requirements within 60 calendar days of account opening:

- Complete fifteen (15) debit card transactions (excluding ATM transactions), OR
- Have \$1,000 in cumulative deposits

New account is subject to standard account opening requirements. Each person participating in the ReferLive Program may be aware that the other is, or may become, an Independent Bank customer. 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 Independent 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 Mastercard Reward Card will be issued to the Referrer after all conditions have been met in the time frames provided.

Independent Bank employees are ineligible to participate in this offer.

Please allow 4-6 weeks after completion of all requirements for delivery of the Mastercard Reward Card. The Mastercard Reward Cards are subject to Terms and Conditions delivered with the card. Rewards are subject to 1099-INT for the referred party and 1099-MISC for the referring party for aggregate rewards totaling \$600 annually.

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

Member FDIC.