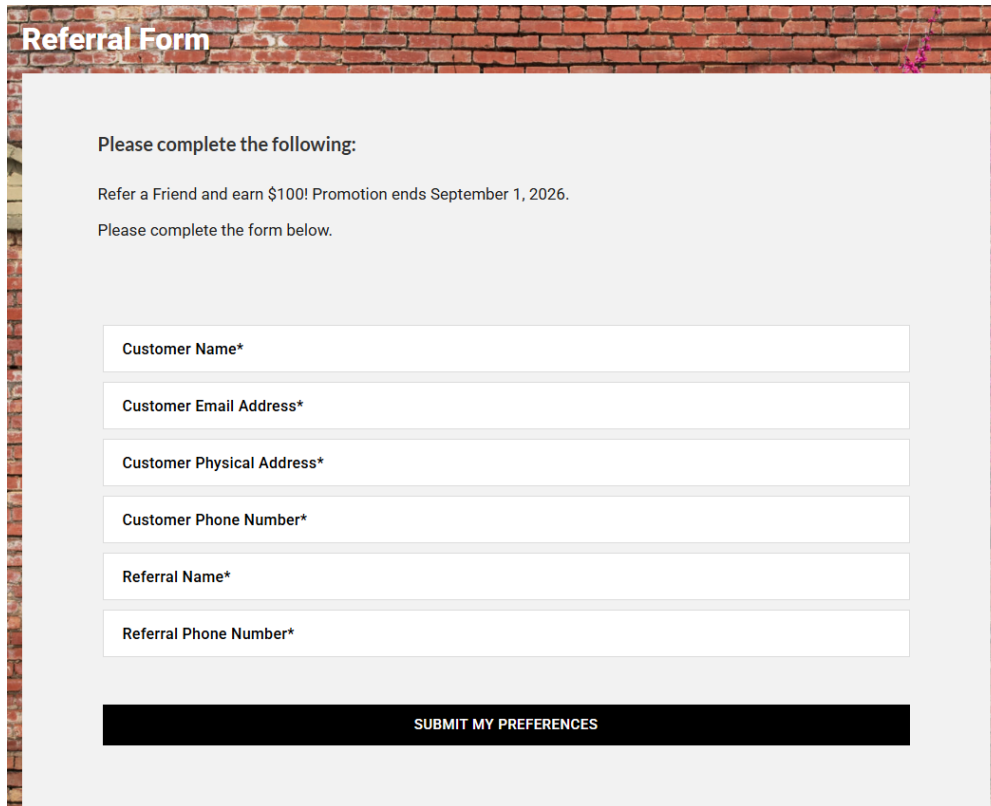


## Website customer referral form



**Referral Form**

Please complete the following:

Refer a Friend and earn \$100! Promotion ends September 1, 2026.  
Please complete the form below.

Customer Name\*

Customer Email Address\*

Customer Physical Address\*

Customer Phone Number\*

Referral Name\*

Referral Phone Number\*

**SUBMIT MY PREFERENCES**

***\*Click here for complete details (Terms and Conditions)***

### Terms and Conditions

#### Refer-A-Friend Checking Account Offer

Complete the registration for each referral you submit, limit (5) @ \$100 = \$500 for this promotional period.

To earn a \$100 bonus (with a total bonus of up to \$500) for each successful referral, the Referrer (person making the referral) must be a current customer of First National Bank of Fort Smith, NWA, CNB or NBS. The Referrer will earn a bonus from the bank when the Referee (referred person) opens a new, qualified checking account by entering the code during the account opening process. The Referee must complete all requirements within 90 days of account opening for the Referrer to qualify for the bonus.

To earn a \$100 bonus (with a total bonus of up to \$500), the Referred Person must be a new checking customer, register using the code, open a new checking account, and complete the following requirements within 90 days of account opening:

- Have a direct deposit or ACH (Automatic Payment)
- Enrolled in digital banking
- Accounts must remain open with positive balance for 90 days

Pending transactions that have not been posted during the 90-day qualification period will not qualify.

DIRECT DEPOSITS can include payroll, Social Security, or other income electronically deposited to your eligible account. ACH returned items, transfers, and deposits made through an ATM or Mobile Check Deposit do not qualify.

ACH PAYMENTS can be one-time or recurring payments electronically withdrawn directly from your eligible account that post during the statement cycle. ACH returned items, F1RSTNB to F1RSTNB transfers, and ATM withdrawals from your account do not qualify.

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

Bonuses may be reported as income to the IRS. Consult your tax advisor for more details.

Member FDIC.