

We are excited to meet your friends!



Refer A Friend

Simply fill out this card with your name and the name of a friend who wants to open a great account! When your friend opens a **Kasasa**® checking account you will both be entered into a monthly drawing for a \$50 Visa® Gift Card!



Two easy ways to open your account:

1. Click on the Kasasa "Open Now" button at **senb.com**

(Enter your friend's name in the Promo Code box to qualify for the drawing.)

OR

2. Stop in at any **SEN Bank** Banking Center.

Listed online and on the back of this card.



Please print

current customer

friend

friend's phone or email

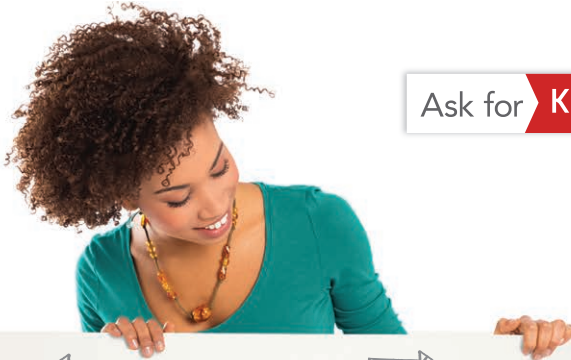
friend's address

city, state, zip code

bank representative _____ date received _____

Free KASASA Cash® and free KASASA Cash Back® Checking accounts and free KASASA Saver®.

What's the difference between KASASA Cash* and KASASA Cash Back** checking accounts?



Ask for **KASASA**®

KASASA Cash pays monthly rewards based on your balance.



Choose the account that would earn the highest rewards for you.



KASASA Cash Back pays monthly rewards based on your debit card purchases.

3.00% APY* & **0.25% APY***
On balances up to \$10,000 On balances over \$10,000

or **0.05% APY*** If qualifications are not met.

3.00%**

Cash back on debit card purchases up to \$300 per month. No category restrictions on purchases. Earn up to \$9.00 per month!

It's Easy to Earn Rewards

To earn rewards, simply do the following each Monthly Qualification Cycle:

- Have at least one direct deposit or ACH payment transaction post and settle
- Have at least 12 signature or pin-based debit card purchases post and settle
- Be enrolled in and agree to receive eStatements****

Even if you don't meet your qualifications during the cycle, your account is still free and you can get right back to earning your full rewards the very next month!

*A minimum of \$100 is required to open this account. Available to Personal Accounts only. 3.00% Annual Percentage Yield (APY) paid on balances between one penny and \$10,000, and .25% APY on all amounts above \$10,000 each cycle the minimum requirements are met. If you do not meet the requirements per cycle, your account will still function as a free checking account earning 0.05% APY; however, it will not receive ATM refunds for that time period. Rates effective as of May 24, 2018. We may change the interest rate and APY at any time after the account has been opened. No minimum balance.

**A minimum of \$100 is required to open this account. Available to Personal Accounts only. When the KASASA CASH BACK Checking qualifications are met during a Monthly Qualification Cycle, you will receive 3.00% cash back up to a total of \$300 in PIN-based/signature-based debit card purchases that post and settle to the account during that qualification cycle period. Transactions in a pending status do not qualify as one of the qualifications. Transactions may take one or more banking days from the date the transaction was made to post and clear to an account. The following transactions do not count toward account qualifications: ATM-processed transactions, transfers between accounts, non-retail payment transactions, and purchases made with debit cards not issued by our Bank. Transactions bundled

together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards. A maximum of \$9.00 cash back may be earned per Monthly Qualification Cycle. When KASASA CASH BACK qualifications are not met, no cash back payments are made and the account will not receive ATM refunds for that time period. Rates effective as of May 24, 2018. We may change the interest rate and APY at any time after the account has been opened. No minimum balance.

*** Unlimited domestic ATM refunds per statement cycle if the requirements are met. The "Monthly Qualification Cycle" means a period beginning one day prior to the first day of your current statement cycle through one day prior to the close of the current statement cycle.

**** If you choose not to have electronic delivery of eStatements, your account will be converted to a SENB Essential account after three (3) monthly qualification cycles.

Other Account Information: SENB reserves the right to limit the number of accounts to two (2) accounts per social security number.

QUAD CITIES REGION

Avenue of the Cities
3535 Avenue of the Cities
Moline, IL

Moline at 53rd
5110 22nd Avenue
Moline, IL

East Village
2036 East River Drive
Davenport, IA

Bettendorf at 53rd
3401 53rd Ave
Bettendorf, IA

Buffalo
120 Washington Street
Buffalo, IA

STATELINE REGION

Roscoe
5206 Elevator Rd
Roscoe, IL

Beloit
2215 Cranston Rd
Beloit, WI

www.senb.com. • Phone (toll free) (855) 280-7362.