

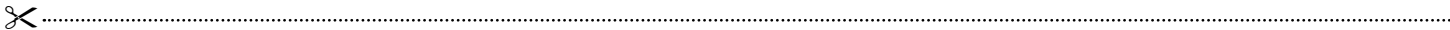
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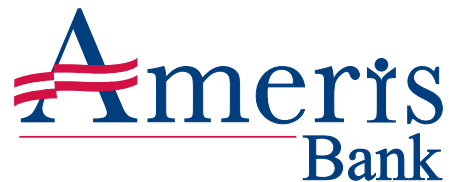


Refer-A-Friend Referral Form

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Name of Friend Referred _____



Your Friend + Free Checking = Free Gift

Complete this form and turn it in to your local Personal Banker to claim your **FREE** gift.