

Sharing is caring. Get \$100 for you and your friends.

Spread the word! Tell your friends why you love 4Front!

- 4% Checking with Straight4ward Rewards**
- Bank your way - mobile, in person, or both
- Investing in your community

The more the merrier! Refer all of your friends and watch the money roll in.

- \$100 for you and your friend*
- Your friend must meet Straight4ward Rewards criteria for three months for you each to receive \$100**



Referred by:

Phone #:

Last 4 digits of 4Front account:

**To qualify for the Refer-a-Friend reward, the referred candidate must open a new Straight4ward Rewards checking account and meet the Straight4ward Rewards monthly criteria for three (3) consecutive months immediately following account opening.

Referred candidate must not have any existing or prior accounts with 4Front within the preceding three (3) months. Referred candidate must provide completed Refer-a-Friend form upon account opening.

Once the offer criterion is met, the bonus will be credited to the referred candidate's and referring member's prime share savings accounts on the first business day of the fourth month.

Accounts must remain open, active, and in good standing to receive the bonus. Bonus may be taxable as interest income and reported on IRS Form 1099-INT. 4Front employees are not eligible. Offer may be withdrawn at any time and is subject to change.

**4.08% annual percentage yield (APY) paid monthly on a balance of \$0.01 to \$15,000. Rate effective 10/17/2022. Rate subject to change.

Membership required with \$1 deposit to open a Prime Share. Some requirements apply. APY = annual percentage yield, or the effective rate of return taking into account the effect of compounding interest. Fees may reduce earnings. Refer to 4Front's Consumer Membership Account Agreement for Straight4ward Rewards criteria.

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