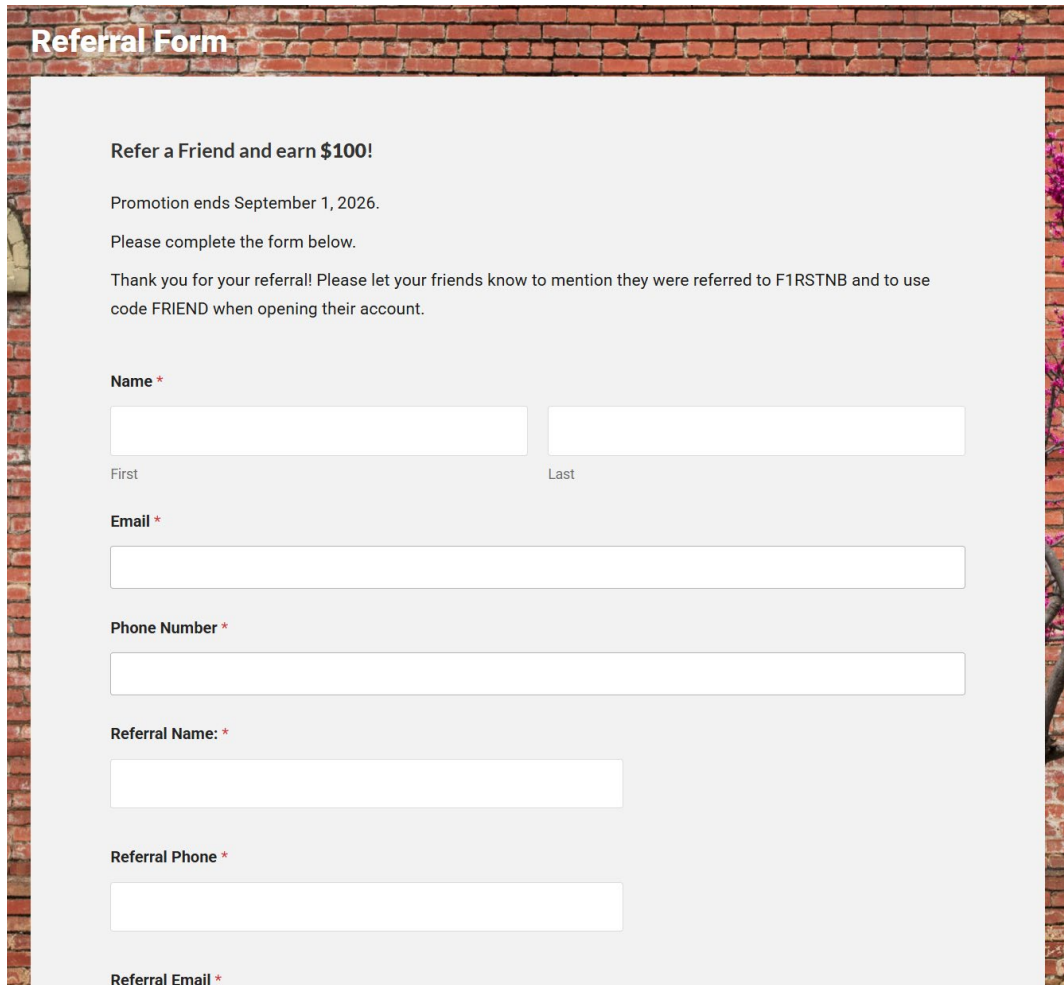


Website customer referral form



Referral Form

Refer a Friend and earn \$100!

Promotion ends September 1, 2026.

Please complete the form below.

Thank you for your referral! Please let your friends know to mention they were referred to F1RSTNB and to use code FRIEND when opening their account.

Name *

First Last

Email *

Phone Number *

Referral Name: *

Referral Phone *

Referral Email *

****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 3 statement cycles 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 by September 1, 2026, register using the FRIENDS code, open a new checking account, and complete the following requirements within 3 statement cycles of account opening:

- Set up and receive a direct deposit or ACH (Automatic Payment) into new account
- Enroll and use digital banking
- Enroll in Estatements
- The account must remain open, with a positive balance until the bonus is deposited.

Pending transactions that have not been posted during the 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ACH PAYMENTS can be one-time or recurring payments electronically withdrawn directly from your eligible account that post during the statement cycle.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.