

You can bank on us and earn an extra \$500 a year!

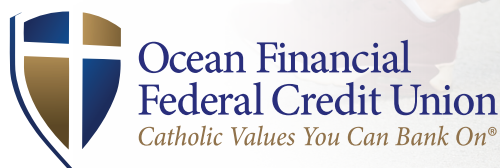
Tell your friends and family about Ocean Financial and we'll reward you with \$50 when they open their first account with us*.

The more you refer, the more you earn, up to \$500!**

We'll give your friend \$50 if they open a new certificate account OR a checking account with direct deposit.***

Complete your portion below and give to your family/friends to bring in to a branch. Or, if they choose to open their account online, make sure your family/friends provide your name when opening their account.

Photocopies of this coupon are acceptable.



*Membership eligibility is required. Limit one incentive offer per member/account and cannot be combined with any other offer. Offers are not valid for new youth accounts. Rewards are considered interest and may be reported on IRS Form 1099-INT (or Form 1042-S, if applicable). **Current Ocean Financial members 18 years and older are eligible to refer a new member. \$50 will be deposited directly into the referring member's share account within 7-10 business days of new account opening. Limit 10 referrals per calendar year, not exceeding \$500. ***The new referred member will earn \$50 when they open a qualified account. A qualified new referred member must: 1) open a certificate for any term with a minimum of \$500 OR 2) Open a checking account with a direct deposit minimum of \$100 that hits within 90 days of opening. Receipt of the reward depends on the qualified account chosen. A Certificate will receive the money within 7-10 business days; checking with direct deposit will receive after 90 days.



Refer-A-Friend – Earn \$\$

Fill in the current member information and have your friend bring in this slip as the referral when they open a new Ocean Financial Share Account.

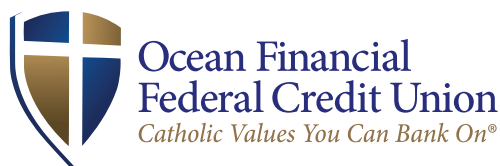
CURRENT MEMBER: Name _____

REFERRAL: Name _____

New Account # _____

Branch _____

Member Service Rep Name _____



OceanFinancial.org
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