



# SATISFIED CUSTOMER

## Referral Program



**Did You Know  
That as  
a Satisfied  
Customer**

**You will be rewarded  
for each  
Customer Referral...  
and your Friends  
& Family will be  
rewarded as well?**

You've benefitted from our  
customer friendly  
Service, rates, fees, and hours.  
So be a friend and tell  
all your friends ...  
and family.

November 2011 referral benefits

	referring customer	referred customer	Total paid
<b>New depositor,</b>			
Checking	\$ 50.00	\$ 60.00	\$110.00
Savings/Club/ Money Market	\$ 10.00	\$ 15.00	\$ 25.00
CD	\$ 5.00	\$ 10.00	\$ 15.00
<b>New borrower,</b>			
Home loan			
\$200,000 and greater	\$ 160.00	\$175.00	\$335.00
\$50,000 to \$199,000	\$ 60.00	\$ 75.00	\$135.00

Customer referral reward is awarded to the new account and an account of the referring customer within 30 days following "successful referral" determination as additional interest credited or cash bonus on non-interest earning accounts, & reported in applicable IRS form.

Referrals are deemed successful when all of the following conditions are met

1. Account is opened and the referring party is given credit by the accountholder.
2. Account is maintained according to the terms and conditions of the bank.
3. Account maintains the minimum balance to earn the disclosed APY or the opening deposit balance for non-earning checking.
4. Checking accounts only: account is active with a Direct Deposit or at least 10 monthly payments to third parties via check, EFT, ACH, POS, or bill pay.
5. Rewards granted based on date of publication.

When they become a satisfied customer of Gibraltar, they can tell their friends too!

Use this card to  
Tell a Friend...  
Earn Rewards  
Tell Family...  
Earn Rewards  
Tell Co-workers...  
Earn more Rewards...

I Have Been Referred  
By the Satisfied Customer  
Indicated Below...

Please print name in box above

Email or fax form to:

Dave Tepper  
Gibraltar Bank  
973-602-3987 (o)  
973-515-3532(f)  
[davidt@gibraltarbankfsb.com](mailto:davidt@gibraltarbankfsb.com)

We'll continue to show  
our appreciation with  
Rewards as often as you  
tell Friends & Family!