

Share the Experience

- ✦ Refer a friend or family member to Sandy Spring Bank
- ✦ Ask them to:
 - Open a checking account
 - Order a Free Debit Mastercard®
 - Make 3 debit card purchases in their 3rd statement cycle

Get the Reward

\$50

when opening a
PERSONAL
checking account*

\$100

when opening a
BUSINESS
checking account*

Clients like you have been referring friends and family members to Sandy Spring Bank for years. To show our appreciation, the Send-A-Friend program rewards you for each qualifying referral — and we'll also reward your friend to thank them for opening an account with us.

Spread the word about Sandy Spring Bank and share the experience.

Send a Friend Certificate

Referring Client Information

It couldn't be easier:

- Complete this certificate, give it to a friend or family member, and invite them to open any Sandy Spring Bank checking account.*
- Ask your friend or family member to complete their side of this certificate and present it when they open a checking account.
- Your reward will automatically be deposited into your account within 30 days of your friend or family member's qualifications being met.

Please print clearly

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____ Email _____

Type of Referral Personal Checking Business Checking

New Client Information

As a thanks for opening an account with Sandy Spring Bank, you and the person who referred you, will receive rewards.

Receiving Your Reward is Easy:

- Complete this certificate, present it when you open any Sandy Spring Bank checking account and order a Debit Mastercard, and make 3 debit card purchases in your 3rd statement cycle.*
- Your reward will automatically be deposited into your account within 30 days of the qualifications being met.

Please print clearly

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____ Email _____

For Internal Use Only-Opening Branch

Branch _____

Employee _____

Date _____



*A \$50 minimum opening deposit into the checking account is required. Referrals of new households qualify for the reward – a new household is one where the new client has not had a Sandy Spring Bank deposit account, loan or other banking relationship within the last 90 days. Reward will be automatically deposited to referring and new client's account within 30 days of the following conditions being met: any new Sandy Spring Bank Checking account is opened, a Debit Mastercard is ordered, 3 debit card purchases are made in the 3rd statement cycle, and the account is in good standing. (Referrer deposit will be to their oldest transaction account. New client deposit will be to their checking account.) One referral per certificate. Offer subject to change and cancellation without notice and may not be combined with any other offers. All applicable taxes are the sole responsibility of the recipient. By distributing this coupon, the referrer recognizes that the new client will know the referrer banks at Sandy Spring Bank, and by submitting the coupon at account opening, the new client recognizes that the referrer will know that the new client opened an account when the referrer receives the reward. • Member FDIC Sandy Spring Bank, the SSB Logo and "From here. For here." are registered trademarks of Sandy Spring Bank. ©2019 Sandy Spring Bank. All rights reserved.