Forbright Bank Refer a Friend Program

Effective: November 24, 2026

I. Overview

The Refer a Friend Program ("Referral Program") is intended for existing Forbright Bank customers with an open digital deposit account (excluding Growth CD) who invite eligible friends and family to open a Growth Savings account using a valid referral link/code provided by Forbright Bank. If the referred individual meets all Eligibility Requirements and Qualification Requirements described below, the referring customer ("Referrer") may earn a $50 cash reward (the "Referral Reward") for each qualifying referral, for up to five (5) Referral Reward payments per calendar year. Referrers must have an open Forbright Bank digital deposit account at the time the Referral Reward is paid. Referral Reward payments cannot be deposited into Growth CD accounts.

II. Reward Structure

The referring customer ("Referrer") may earn **one** (1) $50 Referral Reward per referred individual ("Referee") who satisfies all Eligibility Requirements and Qualification Requirements. See the sections below for details.

Referrers are limited to **five** (5) Referral Reward payments per calendar year (Jan 1- Dec 31). Additional referrals may still be made but will not result in a Referral Reward. The Referral Reward limit resets to zero at the beginning of each calendar year.

Illustrative Example for One Referrer:

	Account Opened	$2,500 Balance Reached	Referrer's Reward
Referee 1	July 5, 2027	July 20, 2027	$50
Referee 2	August 1, 2027	August 15, 2027	$50
Referee 3	September 5, 2027	September 20, 2027	$50
Referee 4	October 1, 2027	October 15, 2027	$50
Referee 5	November 1, 2027	November 15, 2027	$50
Referee 6	December 1, 2027	December 15, 2027	$0 *(limit of 5 reached)*
Referee 7	December 20, 2027	January 5, 2028	$50 *(counts toward 2028 limit)*

III. Eligibility Requirements

Referral Reward Payments

To be eligible to receive Referral Reward payments, Referrers must:

- Have an open Forbright Bank digital deposit account (excluding Growth CD) in good standing* through the Referral Reward evaluation & payment.

Note: All Forbright Bank Digital Banking customers are provided a unique referral link in Online Banking which contains their referral code. The referral link landing page will identify the Referrer as a Forbright Bank customer and display the Referrer's first name. By accessing and sharing a referral link, the Referrer authorizes Forbright Bank to disclose the Referrer's first name to referred third parties, along with the fact that the Referrer is a customer of Forbright Bank and may receive compensation as an incentive for making a referral. Customers who opened their accounts before the Referral Program launch will receive a referral link/code the day after launch. New customers will typically receive a referral link/code within one day of opening an account. Referral Rewards cannot be deposited into Growth CD accounts. See the Referral Reward Evaluation and Payment Details section for additional information.

* An account is considered not in good standing if it is closed or scheduled to be closed by Forbright Bank for any reason.

Referee Eligibility

To be eligible as a Referee, the individual must:

- Open a new Forbright Bank Growth Savings account as the primary owner* using a valid referral link/code at the time of account opening.
- Not have held a Forbright Bank Growth Savings account or Growth CD as a primary or joint owner during the one hundred and twenty (120) days immediately preceding account opening.

Each Referee may only be referred once. Eligibility is determined based on Forbright Bank's internal customer and account records.

* The primary owner is the person whose Social Security Number (SSN) is used for tax reporting on the account. For jointly owned accounts, the primary owner is the customer listed first on the account statement.

IV. Qualification Requirements

All Qualification Requirements below must be satisfied for a Referral Reward to be issued to the Referrer:

- The Referee must open a new Forbright Bank Growth Savings account using the Referrer's valid referral link/code.
- The Referee must achieve a one-time end-of-day current balance of at least $2,500 in their new Growth Savings account ("Balance Requirement") within the first sixty (60) calendar days following account opening (the "Funding Window").
- The Balance Requirement is satisfied when the Referee's end-of-day current balance (checked daily at 11:59 pm ET) meets or exceeds $2,500. Once the Balance Requirement is met, it does not need to be maintained in order for the Referrer to earn the Referral Reward.

V. Referral Reward Evaluation and Payment Details

- Once the one-time end-of-day current balance requirement is met, Forbright Bank will evaluate whether all Eligibility Requirements and Qualification Requirements have been satisfied.
- Forbright Bank will deposit the Referral Reward into the Referrer's Forbright Bank digital deposit account (excluding Growth CD) within thirty (30) calendar days after evaluation as long as all Qualification Requirements are met.
- Referral Rewards are not transferable and may not be substituted.
- The Referral Reward is a $[50] cash reward issued to the Referrer only.
- If the Referrer has more than one open and active Forbright Bank digital deposit account (excluding Growth CD) at the time the Referral Reward is evaluated, the reward will be deposited into the oldest deposit account for which the Referrer is the primary account owner.
    - If the Referrer is not the primary owner of any digital deposit account (excluding Growth CD), the reward will be deposited into the oldest deposit account on which the Referrer is a joint owner.

VI. Tax Reporting

Referral Rewards are considered interest income and will be reported to the IRS on Form 1099-INT for the applicable tax year. The customer is responsible for any applicable taxes.

VII. Additional Terms

- Account approval is subject to Forbright Bank's discretion.
- Only one referral code may be applied during account opening.
- Referrers are limited to **five** (5) Referral Reward payments per calendar year, regardless of the number of referrals made.
- At this time, Referees are not eligible to receive a reward under this Referral Program.
- Forbright Bank reserves the right to disqualify anyone from participating in this Referral Program for any reason, including suspected fraud, and/or suspicious activity.
- Forbright Bank may amend, update, or terminate this Referral Program at any time without notice.

For complete details regarding your account, please refer to the Forbright Bank Deposit Account Agreement and Terms & Conditions.