

## Referred Friend Program Terms and Conditions

Your participation in the 1st Financial Bank USA (“1st Financial”, “we”, “us” or “our”) Referred Friend Program (“Program”) is subject to and governed by these terms and conditions as well as the specific credit card offer terms that correspond with the application you complete and submit for a 1st Financial credit card account. By participating in the Program, you agree to comply with and be bound by these terms and conditions.

### 1. Reward Credit

Subject to the eligibility requirements set forth herein, we will issue a reward credit (“Reward Credit”) to your 1st Financial credit card account in the amount specified in or with the referral link you receive from an existing 1st Financial credit card account if you apply for an account through our website or mobile app using the referral link and are approved for and activate the account.

### 2. Eligibility Requirements

To be eligible to receive a Reward Credit:

- You must complete and submit an application for a 1st Financial credit card account through our website or mobile app using the referral link you receive from an existing 1st Financial credit card account;
- The application must be approved; and
- You must activate your account.

You are not eligible to receive a Reward Credit if you already have or ever had a 1st Financial credit card account.

### 3. Program Restrictions

By participating in the Program, you understand and agree that the value of the Reward Credit you receive may be taxable income to you and you are responsible for any federal and/or state taxes resulting from such credit. If you have any questions about the tax treatment of the Reward Credit, you should consult a tax professional. Also, due to the confidential nature of the credit approval process, the 1st Financial credit card customer from whom you receive a referral link will not be notified of the approval or rejection of your application unless you consent to our release of such information to the customer.

#### 4. Program Violation

Any actual or suspected violation or abuse of the Program or these terms and conditions may result in the forfeiture of the Reward Credit and/or your termination or suspension from participation in the Program.

#### 5. Changes to Program or Terms and Condition

We reserve the right to suspend, cancel, terminate or modify the Program and these terms and conditions at any time in our sole discretion. You are deemed to be aware of and bound by such changes by your continued access to or participation in the Program. We will indicate that changes have been made by updating the "Last Updated" date located at the beginning of these terms and conditions. If you do not accept any such changes, your sole and exclusive remedy is to cease participation in the Program.