

# Terms & Conditions

## Refer&Reward Refer-A-Friend:

The person making the referral (Referrer) will earn a \$50 reward bonus for each individual referred (Referred Person) to C&N who registers for the offer, opens a new C&N personal checking account, and completes the offer requirements within the time specified in the offer. To make a referral, the Referrer must register for the program and share the offer with their friends, family, or coworkers. A Referrer may receive up to ten (10) reward bonuses (\$500 value) within a calendar year, but only one Referrer may receive a reward bonus for each Referred Person who fulfills the requirements.

To earn a \$50 reward bonus, the Referred Person must register by following the link provided in the referral email, via text or social media, open a new C&N personal checking account, and meet the following requirements within 60 days of account opening:

- Complete one (1) direct deposit of \$500 or more, **AND**
- Complete fifteen (15) debit card transactions (excluding ATM transactions)

Consumer checking products include C&N Everyday Checking, C&N Relationship Checking and C&N Merit Checking. Minimum opening deposit of \$25.00 is required for all checking accounts. The interest bearing checking product C&N Merit Checking is a variable rate product. These rates may change after the account is opened. Fees may reduce earnings. Non-qualifying accounts earn .05% APY. APY is Annual Percentage Yield. The APY is effective as of the publication date.

Must be age 18 or older to participate in this offer.

Offer valid only for prospective customers located in C&N Market Area:  
[www.cnbankpa.com/About/Investor-Relations/C-N-Corporate-Profile](http://www.cnbankpa.com/About/Investor-Relations/C-N-Corporate-Profile)

The Referrer authorizes the sending of communications to each Referred Person. The email may not be recovered if the person has “opted out” of marketing material from C&N or ReferLive. Each person who registers at ReferLive authorizes future communications including emails regarding the program unless they “opt out” by making an election at ReferLive or within such email. The Referred Person acknowledges that a reward bonus will be issued to the Referrer after all conditions have been met in the time frames provided.

The Referrer will receive the \$50 Reward within 30 days of the Referred Person meeting the qualifications. The \$50 Reward will be deposited into the Referrer’s sole ownership or joint ownership account with the most recent transaction.

C&N employees are ineligible to participate in this offer.

This offer can be changed or withdrawn at any time without notice.

Please allow 30 days for delivery of your reward bonus after completing all offer requirements.  
Rewards bonuses may be reported as income to the IRS.

Member FDIC.