

Platform Referral Program Disclosure

In order for both the referred individual and the referring B9 member to qualify for and receive the \$20.00 referral reward, the following conditions must be met: the referred member has not previously opened a B9 account ("account"); the referred member must open the new account using the referring B9 member's unique referral code which was generated prior to this; the referred member must open a new account between December 1, 2021 and December 1, 2022; the referred member must top-up own account with \$10 or above. Only external ACH deposits and card transfers are applicable.

The referring B9 member must be an active customer to be eligible for a reward. The reward will be paid to each party within (2) business days after they activate the reward through the app. Members may earn no more than \$200.00 in referral rewards per calendar year (January 1 - December 31). The referred individual acknowledges that payment of the reward will result in the referred member being issued a new B9 Visa Debit Card. B9 reserves the right to cancel or modify the terms of the referral reward offer or to terminate the member's eligibility at any time with or without prior notice. Credits of \$10 or more will be reported on tax form 1099-INT for a new member. Credits of \$600 or more will be reported on tax form 1099-MISC for the referring B9 member.

Banking services are provided by Evolve Bank and Trust, Member FDIC.

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