

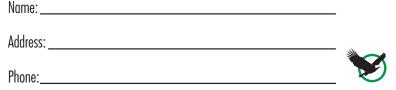


ARE YOU A HAPPY BANK CUSTOMER?

DON'T KEEP IT A SECRET!

Share your better banking experience with a friend and you could BOTH receive ^s25!*

REFERRED BY:



Program Rules

Referrer must have a Susquehanna Community Bank (SCB) personal or business checking account to receive referral credit. The account must have a positive balance at the time of the referral. The \$25 will be credited to the referrer's SCB checking account within 30 business days of the new account being opened. The referred customer opening an account must not have a current relationship with SCB. Referred customer must comply with normal requirements for opening accounts. \$25 will be credited to the referred customers and joint owners opening a new account do not qualify as a new customer. A customer may not attempt to circumvent the "Refer a Friend Program" rules in order to obtain the referral credit. SCB may modify the terms of the referral program without prior notice by modifying the referral program rules. SCB reserves the right to end this program at any time. All new accounts only. Liberty, Good Neighbors, Freedom, and Business Advantage checking account types are personal and business checking account requires a \$300 minimum to avoid fees and offers tiered interest rates, paid monthly; \$1,000 minimum to earn interest. The Good Neighbors account offers tiered interest rates, paid monthly; \$1,000 minimum to earn interest. The Good Neighbors account offers tiered interest rates, Business Advantage accounts earn .05% APY for minimum balances. Fees may reduce earnings. Rates are subject to change after account is opened.

Northumberland **Beaver Springs** Lewisbura Mifflinbura Watsontown West Milton Williamsport 19179 Rte. 522 2005 Market St. 397 Point Township Dr. 1025 Main St. 2409 E. 3rd St. 40 Hardees Dr. 940 High St. (570) 658-7542 (570) 524-7800 (570) 966-2555 (570) 473-3138 (570) 538-3698 (570) 568-6851 (570) 505-5040 DELIVERING A BETTER BANKING EXPERIENCE