



Refer-A-Friend Program Terms and Conditions

Participants in the Refer-A-Friend Program ("Program") must be at least 18 years of age. Program is subject to change or discontinue at any time without notice. Employees actively participating in the Retail Incentive Plan (Branch Employees) of Blue Foundry Bank are not eligible to participate.

For referred personal accounts, both member and referral will receive one \$25 gift card.

For referred business accounts, both member and referral will receive two \$25 gift cards for a total value of \$50.

Referring Customer Gift Card Eligibility:

Referring customer must have a personal or business deposit account. Referring customers can receive gift cards with a total value not exceeding \$500 per calendar year. The referring customer's account cannot be opened on the same day as the referral's account.

Referral Gift Card Eligibility:

Referral must be a new Blue Foundry Bank customer, meaning that the customer does not currently hold any accounts with Blue Foundry Bank, and is not listed as a joint/co-owner of any existing accounts on file with Blue Foundry Bank. A Referral will not earn a gift card if they have or have had an existing funded Blue Foundry Bank account, is declined, or does not use the unique referral link provided by the eligible referrer.

Due to privacy regulations, Blue Foundry Bank is unable to disclose the status of your referral's account opening and account usage. Your existing account and your referral's new account must be open, funded and in good standing upon gift card distribution. We reserve the right to disqualify any referrals and/or account openings where we reasonably believe they were not sent to us or opened in good faith of maintaining a banking relationship with us. We reserve the right to disable any member(s) that we have determined and flagged as fraud, permanently removing the member from participation in the program.

Your gift card link will be delivered within 30 days of the referral opening the new account. Your participation in this Program may result in the receipt of taxable income from Blue Foundry Bank and we may be required to send to you, and file with the IRS, a Form 1099-MISC (miscellaneous income). You are responsible for any tax liability, including disclosure requirements, related to participating in this Program. Please consult your tax advisor if you have any questions about your personal tax situation.



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Privacy Statement:

Any and all Blue Foundry Bank account information of both customers and referrals collected will be used solely for the purpose of verifying account status and properly awarding Gift Cards as part of the Refer-A-Friend Program.

personal tax situation.

WRITTEN: JUNE 2025

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