

[Date]

Subject: Earn a \$[Bonus Amount] Bonus for Every Friend You Refer!

Dear [Customer Name],

At [Bank Name], we believe that a great savings rate is even better when shared with friends. Because you are a valued High-Yield Savings Account holder, we are excited to invite you to our new Referral Bonus Program.

How it works:

- **Share:** Give your unique referral link [Link] or code [Code] to your friends and family.
- **Open:** Your friend opens a new High-Yield Savings Account using your referral info.
- **Earn:** Once your friend meets the minimum deposit requirement of \$[Deposit Amount], we will deposit a **\$(Bonus Amount) bonus** into your account!

Your friends win too! By signing up through you, they will gain access to our industry-leading [Percentage]% APY and may be eligible for their own sign-up incentive.

There is no limit to how many friends you can refer. The more you share, the more you earn.

To start referring, log in to your online portal or mobile app today.

Thank you for choosing [Bank Name].

Sincerely,

The [Bank Name] Team
[Website URL]
[Contact Phone Number]

Terms and conditions apply. Referral bonuses are considered interest and may be reported on IRS Form 1099-INT. See our website for full program details.