

Subject: Get a cash bonus for referring a friend to Premium Checking!

Dear [Recipient Name],

As a valued Premium Checking client, we want to reward you for sharing your experience with others. For a limited time, you and a friend can both earn a cash bonus when they open a new account.

How it works:

- **Step 1:** Share your unique referral code: [Referral Code].
- **Step 2:** Your friend opens a new Premium Checking account using your code.
- **Step 3:** Once your friend meets the qualifying deposit requirements, you both receive a [Bonus Amount] cash bonus deposited directly into your accounts.

Why Premium Checking?

Your friends will enjoy the same benefits you do, including:

- Interest-bearing checking
- ATM fee reimbursements worldwide
- Dedicated customer support
- Advanced digital banking tools

There is no limit to how many friends you can refer. Start earning today!

Sincerely,

The [Bank Name] Team

Terms and Conditions: To receive the bonus, the referred individual must be a new client and open a Premium Checking account with a minimum opening deposit of [Amount]. Bonus will be credited within [Number] days of meeting requirements. Account must be in good standing. Taxes on bonuses are the responsibility of the recipient.