

**\*\*\* Win a \$150 Gift Card \*\*\***  
**October Refer-a-Friend Contest**



**Your referral is the best compliment we could ever receive.**  
Refer a friend to Liberty Bay this month, and your name will be entered into a drawing for a chance to win a \$150 Visa gift card!

**Enter to Win a \$150 Gift Card!!**

1. Tell your friends and family about Liberty Bay.
2. When applying, they will be asked "Who can we thank for your referral?" and they can enter your name.
3. Upon their successful account opening, your name will be entered into the drawing. There is no limit as to the amount of entries per person!

**A winner will be chosen on Friday, November 2!**



**LIBERTY BAY**  
*A better style of banking*

Checking & Savings | CDs, Money Markets & Club Accounts | IRAs  
Auto, Boat & RV Loans | Student Lending | Personal Loans & Lines  
Mortgage & Home Equity | Business Banking & Lending