



## Referring Member Information - Pick Your Perk

### Referring Member Information:

Name: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

### New Member Information:

Name: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

### Choose Your Perk (Choose One):

#### Referring Member :

- ☐ **CD Bonus:** +0.25% APY for 12 months (auto transfer to Savings at maturity)
- ☐ **Loan Discount:** -0.25% on qualifying auto, toy, or personal closed-end loans
- ☐ **\$25 Deposit:** Credited after 60 days (no limit on referral bonuses earned)

#### New Member :

- ☐ **Loan Discount:** -0.25% on qualifying auto, toy, or personal closed-end loans
- ☐ **\$25 Deposit:** Credited after 60 days (no limit on referral bonuses earned)

New members must meet credit union membership requirements and open a new account. The referring member must be at least 18 years of age and may not be a current member or have been a member within the past 12 months. Referrers may not be listed as a joint owner on the new member's accounts. Both the new member's account and the referring member's account must remain open and in good standing for the first 60 days in order to qualify for the \$25 deposit perk. If the new account is closed within 60 days, the deposit perk will not be paid. Charged-off accounts are not eligible. A referral form must be completed to qualify. Employees and volunteers are not eligible.

**Referrer Perks** (For each qualifying referral, the referrer may select **one** perk. The loan discount and CD rate enhancement are limited to **one use per referral** and cannot be selected more than once for the same referral. The \$25 deposit perk may be selected for multiple referrals with **no limit** on the number of deposits earned.)

(a) **Certificate of Deposit (CD):** +0.25% APY added to a special 13-month CD. Rate is effective immediately upon opening. At maturity, funds automatically transfer to Savings.

(b) **Loan Discount:** -0.25% on qualifying auto, toy, or personal closed-end loans, discount applied immediately. Existing loans with the credit union do not qualify. Discount is per loan and cannot be combined with other referral loan discounts.

(c) **\$25 deposit:** credited after 60 days (no limit on deposits earned through multiple referrals)

#### **New Member Perks (choose one):**

(a) **Loan Discount:** -0.25% discount on qualifying auto, toy, or personal closed-end loans, discount applied immediately.

(b) **\$25 deposit:** credited after 60 days.

Deposits may be taxable as interest income and reported on IRS Form 1099-INT. Perks may be redeemed up to 60 days after the new account opens to allow flexibility. EZ Loan products are not eligible. Perks cannot be combined with other promotional offers and may not reduce a loan rate below the published base rate. All loans are subject to credit approval. The program is subject to change or termination at any time without notice.

### Staff Use Only:

Name: \_\_\_\_\_

Date Received: \_\_\_\_\_