



refer

a friend to RCU

Referrals are powerful. So when you refer a friend and your friend joins RCU, we'll say thank you by **giving both you and your friend \$20!**

How it Works

1. Invite your friend to join RCU, complete this introduction form, and ask your friend to present it at any RCU office.
2. Your friend joins RCU by opening a savings account with a minimum \$5 balance, and also opens at least one of these personal accounts: checking, certificate, loan, or RCU Platinum Rewards Visa.
3. RCU will deposit \$20 into your savings account to thank you for the referral.
4. RCU will deposit \$20 into your friend's new savings account because of your referral.

To qualify, your friend must join and open accounts at an RCU office, be age 16 or older, not have been a Member within the last 12 months, and present this introduction form when the new accounts are opened.

I'd like to introduce my friend to RCU.

| | | |
|---------------|------------|----------|
| FRIEND'S NAME | | |
| YOUR NAME | | |
| YOUR PHONE # | | |
| YOUR ADDRESS | | |
| YOUR CITY | YOUR STATE | YOUR ZIP |

Primary Savings Account plus at least one qualifying personal account must be opened at an RCU office. RCU will deposit \$20 into your account and your friend's account when new qualifying accounts are opened. To receive bonus, you must be a current RCU Member in good standing. New Member will be assessed a \$20 charge if new savings account is closed within six months. Annual Percentage Yield (APY) varies per account; for example as of 9/11/2011 Checking Plus Interest offers an APY of 0.05%.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U. S. Government Agency