

REFER A FRIEND

AND GET \$50 PER REFERRAL!



TruNorthern
FEDERAL CREDIT UNION
www.trunorthernfcu.org

\$50

— FOR YOU —

\$50

— FOR YOUR FRIEND —



INSTRUCTIONS

- **Complete the Referral Form** below with your information and give it to your friend.
- **Have your friend provide the form** when they open their TruNorthern account.
- **You and your friend will each receive a \$50 cash bonus.**

REFERRAL FORM

Provide this Referral Form when opening your new account.

Referred by:

Address:

City:

State:

Zip:

Phone:

Email:

Referrer's Signature:

New Member's Signature:

1. Refer-a-Friend Cash Bonus Offer. Valid for a limited time only. New Member ("Friend") must present fully completed Referral Form at the time of account opening and establish a membership savings and checking account. New members cannot have any existing accounts (primary or joint owner) within the last twelve (12) months. Referrer and friend cannot begin credit union membership on the same business day.

2. Account Opening Criteria. Primary Account holder must be 18 years or older and meet TruNorthern's Membership Requirements, including opening a savings account with a minimum balance of \$25.00. Checking is free, however, fees incurred—such as a stop payment for an NSF fee—will apply. For complete terms and conditions, please refer to the published Membership Agreement and Disclosures. Please refer to the staff member facilitating account openings for a copy.

3. Cash Bonus Criteria. To receive the cash bonus, the new account must meet the following criteria within the first ninety days (90) of opening their initial account: New account must open a checking and savings account, use their debit card twenty (20) times, and set up direct deposit. Account must be open and cannot be delinquent (more than thirty days) at the time of the bonus payment. Bonus will be deposited into the qualifying checking account and referring Member's account within ten business days in the month following the ninety (90) day period if the qualifications are met. Referring member will qualify for their cash bonus when the "Friend" opens a checking account, savings account, and uses their debit card ten times. Referring Member must have an open and active share account at the time of bonus payment and be at least eighteen (18) years of age. Employees of TruNorthern Federal Credit Union, its subsidiaries, affiliates, volunteers, agencies, and their immediate family (including but not limited to spouse, parents, siblings, children, grandparents, and grandchildren) are not eligible for bonus offer. Bonus amounts are subject to all applicable taxes and the responsibility of the Member. Bonus cannot be combined with any other account opening offers. Referrals limited to ten per Member. Terms and conditions subject to change without notice.

Federally insured by the NCUA | Equal Housing Lender