

# refer-a-friend

## a sweet deal!

Ask today how you and a friend could earn up to \$50\* each when they become a member of Service 1st.

### I was referred by:

name: \_\_\_\_\_

address: \_\_\_\_\_

\_\_\_\_\_

*please return to your preferred Service 1st location.*



Federal Credit Union | Friends you can bank on.

\* Program Rules: By participating in the Refer-a-Friend program, you acknowledge you have read, understand and agree to the terms and conditions and permit the credit union to use your name in any correspondence sent to the referred member. Members must be 18 years of age or older and in good standing to participate in the program. \$25 reward will be paid only to members of Service 1st and will be paid by direct deposit. The \$25 will be instantly credited to the account, a hold will be placed on the funds until the debit card associated with the referred member's account is activated. The card must be activated within 30 days of issuance or the funds will be removed from account. If accounts are closed prior to payment of reward, neither referred member nor referrer will be eligible for reward. Members can also receive an additional \$25 each, if the referred member obtains a loan or VISA® credit card in the amount of at least \$2,500 within 30 days of membership opening date. These additional funds will be posted to the member's accounts upon loan disbursement or VISA® booking. Rewards may be reportable as taxable income for Federal, State and Local purposes. The determination of any applicable tax liability is the recipient's sole responsibility. Terms and conditions subject to change without notice. Members are eligible for one reward per referral, maximum 50 referrals per member. Referred Member Requirements: Referred member must be a new member with no previous relationship with Service 1st. Referred member is not eligible if they are currently a co-signor on an existing account or if they previously had accounts with Service 1st that were closed for any reason. Referred member must comply with normal requirements for opening accounts. Membership eligibility required. Referred member must open a checking account, a check card, and utilize home banking with Service 1st.

**Federally Insured by NCUA • Equal Housing Lender**