

# REFER—A—FRIEND FOR A \$25 BONUS\*

## Plus, your new referred member can receive a \$25 Welcome Bonus\* too!

School Systems FCU is excited to announce we are community charter. Help us pass along the benefits of membership to a family member, or eligible co-worker or friend! Those who live, work, worship or attend school in Albany & Rensselaer Counties are now eligible to join.

For existing members—it's easy to get started:

- ◆ Take this coupon (or print one from our website)
- ◆ Complete the reverse side and pass along to a family member or eligible co-worker or friend.
- ◆ Your \$25 referral bonus will be deposited into your Share Draft or Regular Share 90 days after your referral establishes their account with us

For the eligible new member:

- ◆ Present completed coupon at new account opening
- ◆ Establish membership with at least a minimum opening deposit of \$25 in a Regular Share Savings (includes a \$5 par value held in the Regular Share; \$1 new member fee waived)
- ◆ Add at least one additional Share or Loan relationship:
  - ◆ Share Draft Checking
  - ◆ VISA Gold or Visa Classic Credit Card
  - ◆ New or Used Vehicle Loan (purchase or refinance)
  - ◆ Signature, Tuition or Holiday Loan
  - ◆ Mortgage or Home Equity

## \$25 FOR YOU—OUR MEMBER

Complete this coupon and pass along to a family member, or eligible co-worker or friend for membership and we'll give you a \$25 Bonus\*!

### EXISTING MEMBER INFORMATION

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

HOME \_\_\_\_\_ CELL \_\_\_\_\_

EMAIL \_\_\_\_\_

## \$25 FOR THEM

### NEW MEMBER WELCOME BONUS!

New member must present this coupon when you establish your account with School Systems FCU.

### NEW MEMBER INFORMATION

NAME \_\_\_\_\_

ACCT# \_\_\_\_\_

DATE ACCOUNT OPENED \_\_\_\_\_

#### SCHOOL SYSTEMS FCU

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Federally insured by NCUA

All new accounts are subject to SSFCU standard account membership terms and disclosures. Referral coupon must be submitted at the time the new member opens their account. New accounts must be established by December 31, 2018 to qualify. Referring and new members must be active (by conducting at least six transactions) and remain in good standing in order to receive incentive within 90 days from the date of the new membership being established. Existing primary members and joint owners opening a new membership do not qualify as a new member. Former members qualify as a new member if their previous account was closed at least six months prior to the reopen date. New and referring members must be 18 years of age or older and not have caused a loss to the Credit Union to participate. A member may not engage in fraudulent activity to earn a referral bonus. Member referral bonuses are taxable dividends and will be reported on IRS Form 1099-INT. The first member who refers an eligible new member will receive the referral bonus. Not all applicants will qualify for a loan. SSFCU may modify the terms of the referral program without prior notice by modifying the referral program rules. SSFCU reserves the right to end this program at any time.

