



# REFER-A-FRIEND PROGRAM

## when your friend or family member:

		For Them	For You
<b>1</b>	Opens a checking account with direct deposit of \$500 or more	\$25.00	\$25.00
<b>2</b>	Has 20 or more debit card purchases	\$25.00	\$25.00
<b>3</b>	Obtains a new loan of \$10,000 or greater	\$50.00	\$50.00
<b>Total:</b>		<b>up to \$100</b>	<b>up to \$100</b>

Our greatest compliment is your referral. Tell your Friends and Family about us and we will share the Love!!

*How it works: Once the person you referred establishes a new membership with the credit union, they will have 60 days to complete any or all of the qualifiers listed above. If they open a checking account and have qualifying direct deposits of \$500 or more you will receive \$25, if they have 20 or more debit card purchases, you will receive an additional \$25 and if they obtain a new loan for \$10,000 or more you will receive an additional \$50.00. The new member will receive the same referral benefits for products that were completed within that 60 day time period. The new member must notify the SIUECU employee at the time of account opening of the name of the member who referred them. Referral rewards are paid out the second day of the month following the member's 60th day. For example, if the members 60th day is August 7th, rewards will be given on September 2nd. New member's do not have to complete all 3 steps to qualify. You will obtain a referral bonus only for the products completed by the member that was referred. Reward incentives may be reported to the IRS on a 1099 if you receive \$600 or more in cash rewards/dividends within a calendar year.*