

YOUR LOGO

Share the Love

Dear **[Member's Name]**,

Exciting news awaits! **[Member's Name]** at **[Your Credit Union Name]** believes you should experience the perks of banking with us. That's why they've personally invited you to join our "I Love My Credit Union" Refer a Friend program, offering you both the opportunity to **earn a \$100 gift card of your choice!**



YOUR LOGO

Earn a \$100 GIFT CARD of your choice!

CHOOSE FROM MORE THAN 30 MERCHANTS:



To qualify for your **\$100 GIFT CARD** incentive, complete any of the actions below by **April 30, 2024**.

WAYS TO Unlock Your \$100 Reward:

Experience the Love-Infused Checking Account:

Open a New [FI Name] Checking Account! Kick start your financial journey by setting up a direct deposit of \$1,000 or more, and making 10 or more debit card purchases. Qualifiers will be entered into a Monthly Drawing to win \$250!

[Get Your Checking Account Now!](#)

Fulfill Your Dreams with Heartfelt Loans:

Open a New Auto, Personal, or Recreational Loan of \$5,000 or more! As a token of our appreciation, Loyal Members are eligible to earn an exclusive 0.50% discount off their qualifying rate!*

[Apply for a Loan Now!](#)

Maximize Savings with Certificates of Deposit:

Open a **New Certificate of Deposit** with a balance of \$10,000 or more. Visit our branch or call us at **XXX-XXX-XXXX** to open up your Certificate of Deposit today.

WAYS TO Unlock Your \$100 Reward:

STEP 1: Complete your Application

Click on the relevant call to action above or give us a call to initiate the application process for the financial product of interest and become a member of **[FI Name]**!

Following the opening or your new account/application process, complete any of the subsequent actions necessary in order to qualify for your \$100 gift card incentive by **April 30, 2024**.

[For example, open a new checking account and set up a direct deposit of \$1,000 or more and complete 10 or more debit card purchases.]

STEP 2: Multiply the Joy

Both you and [Member's Name] will be rewarded with a \$100 Gift Card once you've qualified for the referral action of your choosing. It's a win-win for everyone involved!

Thank you for considering **[Your Credit Union Name]** for your financial needs. We're excited about the prospect of having you join our community and experiencing the many benefits we offer.



THANK YOU FOR BEING AN ESSENTIAL PART OF **[Your Credit Union Name]**.

Let's continue to build a community where the love for our credit union grows, one member at a time.

[Refer Now!](#)

DISCLOSURE

Eligibility: Offer is valid for the selected person(s) referenced in this email and may not be transferred. Referred person(s) must be at least 21 years old and meet eligibility requirements to qualify for the referral action. Existing member(s) must not be an existing member of **[FI Name]** prior to being referred.

How the Program Works: **[FI Name]** refer-a-friend program is subject to the terms and conditions outlined below. By completing the eligibility requirements listed below, the **[FI Name]** accountholders that initiated the referral will receive a \$100 gift card reward and the referred person(s) will receive a \$100 gift card reward.

The referred person(s) must complete one (1) or more of the eligible referral actions between February 14, 2024 – April 30, 2024 to qualify for the \$100 gift card reward. Each referred person(s) can qualify for a maximum of one \$100 gift card during the campaign period. The promotional incentive remains one \$100 gift card, even if the referred person(s) qualifies for multiple eligible referral actions. Eligibility for the \$100 gift card reward for the referred person(s) is contingent upon the approval of the referred person(s) application and/or meeting of **[FI Name]**'s underwriting requirements. Each referral's actions are subject to approval and verification by **[FI Name]** for eligibility.

Eligible Referral Actions: To qualify for the \$100 gift card incentive, the referred person(s) must complete one of the following eligible referral actions from February 14, 2024 - April 30, 2024. Each referred person is eligible for one (1) promotion incentive.

New Certificate of Deposit Action: To qualify for the promotional incentive, the referred person(s) must open a new Certificate of Deposit with an original balance of \$10,000 or more and a term of 12 months or greater by April 30, 2024. APY=Annual Percentage Yield. The APY quoted in this communication is accurate as of February 14, 2024. A penalty will be imposed for early withdrawal. Certificate of Deposit rates are subject to change without notice. Please call **[XXX-XXX-XXXX]** to confirm current rates or visit <https://www.fiwebsite.com/>. The **[FI Name]** accountholder and the referred friend are each eligible for one \$100 gift card if qualifying criteria is met.

New Checking Account: To qualify for the promotion incentive, the referred person(s) must set up a new **[FI Name]** **[Product Name]** checking account and set up a direct deposit of \$1000 and make ten (10) or more debit card purchases on the newly opened checking account between February 14, 2024 and April 30, 2024. Debit card purchases must settle between **[April 30, 2024]** to qualify. Purchases must occur as Signature or Pin based point of sale transactions. ATM related transactions are not qualifying transactions. Account opening and purchases will be tallied by **[FI Name]**. Referred friend is eligible for a new **[Product Name]** checking account if membership eligibility and qualifying criteria is met. **[Product Name]** checking account is subject to account opening requirements. The **[FI Name]** accountholder and the referred friend are each eligible for one \$100 gift card if qualifying criteria is met.

New Loan: To qualify for the promotional incentive, the referred person(s) must open a new qualified Loan at **[FI Name]** with an original balance of five thousand (\$5,000) or more between February 14 – April 30, 2024. Qualified loan types include New Auto, Personal, or Recreational Loan products. Financing must be direct with **[FI Name]**. Rates effective as of February 14, 2024. Rates and terms are subject to change based on market conditions and borrower eligibility. Please call **[XXX-XXX-XXXX]** to confirm current rates or visit <https://www.fiwebsite.com/>. All loans are subject to credit approval. Loan approval is subject to an evaluation of applicant credit and income. Applicant's loan must be funded and booked to qualify. The **[FI Name]** accountholder and the referred friend are each eligible for one \$100 gift card if qualifying criteria is met.

Gift Card Redemption: By completing one (1) or more of the eligible referral actions, the **[FI Name]** accountholder and the referred person(s) will receive a \$100 gift card redemption link. The promotion redemption instructions will be issued and sent by mail within 4-6 weeks following the conclusion of the offer period (**April 30, 2024**). The gift card redemption link will expire 75 days from issuance. One redemption code equals one \$100 gift card.

The listed merchants are neither affiliated with **[FI Name] nor are the listed merchants considered sponsors or co-sponsors of this program. Uses of merchant names and/or logos are by permission and all trademarks are the property of their respective owners. Please see the merchant gift card/certificate for additional terms and conditions which may apply and which may change at merchant's sole discretion.

See gift cards for details, terms, conditions and (if applicable) fees. Restrictions apply, see amazon.com/gc-legal. Merchants are not liable for any actual or alleged claims related to this offer. **[FI Name]** may only distribute the Gift Cards/Claim Codes to recipients on a promotional basis as part of a customer incentive program. Subject to availability. This offer may be taxable as income subject to IRS reporting. Please consult your tax advisor. Product may not be available in all states. Additional Terms and Conditions may apply.