

Refer a friend to earn a  
**\$100 GIFT CARD**  
of your choice!

Choose from more than 30 merchants:



Scan, Refer, Get Rewarded.  
**IT'S THAT SIMPLE!**

Scan the code  
to send your  
personalized  
referral today.

<QR CODE>

LOGO

123 Address St.  
City, XX XXXX

Get a **\$100 GIFT CARD!**\*

Share  
the  
**Love**

Refer a friend to join us by <Month XX, XXXX>,  
you'll both can receive a **\$100 GIFT CARD!**

LOGO

## HOW TO *Share the Love* and Earn a <\$100> GIFT CARD!

### STEP 1: Invite Your Friends

Scan the QR code to be taken to our referral landing page where you'll provide your friend's name and email address to kickstart the referral process. Your friend will promptly receive an email from us, letting them know that you're inviting them to participate in the referral program.



<QR CODE>

### STEP 2: Get Rewarded \$100

You'll receive a \$100 Gift Card for every referred friend that completes any of the eligible referral actions listed below.

### STEP 3: Gift \$100 to Your Referred Friends

Your referred friend will also receive a heartfelt \$100 Gift Card after they've completed one of the eligible referral actions. It's a win-win for the both of you!



## WAYS TO *Share the Love*<sup>\*</sup> so Your Friend Can Earn a <\$100> GIFT CARD!

- 1. Building Connections with a Love-Infused, No Fee, Checking Account**  
Invite your friend to discover the advantages of opening up a **New Checking Account**. Have them kick-start their 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!<sup>\*</sup>
- 2. Financial Harmony with Certificates of Deposit**  
Encourage your friend to open a **New Certificate of Deposit** with a balance of \$10,000 or more.
- 3. Fulfilling Dreams with Heartfelt Loans**  
Guide your friend to explore their possibilities by opening up 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!<sup>\*\*</sup>

This offer is valid for referrals made between <Month XX, XXXX> and <Month XX, XXXX>.

Both the referring member and the referred friend will receive a \$75 gift card upon successful completion of any of the eligible referral actions specified in this email. The referred friend must not be an existing member of (Credit Union Name). By participating in the referral program, you are telling your friend that you're a (FI Name) member. Each eligible referral action is subject to approval and verification by (Credit Union Name). All accountholders at (FI NAME) must be in good standing with an open and active status in order to qualify and receive the gift card. Selected accountholder is eligible to refer up to five (5) friends

To qualify for the \$75 gift card incentive, the referred friend must complete one of the following scenarios between <Month XX, XXXX> and <Month XX, XXXX>:

**New Certificate of Deposit Action:** To qualify for the promotional incentive, the referred friend must open a new Certificate of Deposit at (FI Name) by <Month XX, XXXX>. The Certificate of Deposit must have an original balance of \$5,000 or more and a term of 12 months or greater for both the referrer and the referee to receive the \$75 gift card. <sup>\*</sup> APY=Annual Percentage Yield. The APY quoted in this communication is accurate as of <Month XX, XXXX>. 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/>. A penalty will be imposed for early withdrawal.

**New Checking Account:** To qualify for the promotion incentive, the referred friend must set up a new (FI NAME) checking account. The referred friend must make fifteen (15) or more qualified purchases on their newly opened checking account. Debit card purchases must settle between <Month XX, XXXX> and <Month XX, XXXX> for both the referrer and the referee to receive the \$75 gift card. Purchases must occur as Signature or Ping based point of sale transactions. ATM related transactions are not qualifying transactions. Transactions will be tallied by (FI Name)

**New Loan:** To qualify for the promotional incentive, the referred friend must open a new Loan at (FI Name) between February 14 - <Month XX, XXXX>. Qualified loan types include a personal loan, vehicle loan, motorcycle loan, boat loan, RV loan, or Home Equity products. The newly opened loan must have an original balance of \$3,000 or more for the referrer and referee to receive the \$75 gift card incentive. For additional information, please visit [www.fiwebsite.com/](http://www.fiwebsite.com/). Rates and terms are subject to change based on market conditions and borrower eligibility. All loans are subject to credit approval. Loan approval is subject to an evaluation of applicant credit and income. Applicants must be approved for the loan in order for the refer and referee to receive the \$75 gift card incentive.

**New Credit Card:** To qualify for the promotional incentive, the referred friend must open up a new credit card between February 14 and <Month XX, XXXX>. The referred friend must spend at least five hundred dollars (\$500) by <Month XX, XXXX> for both the referrer and referee to receive the \$75 gift card. All cards are subject to credit approval. Rates stated available on approved credit and may be different as determined by the individual creditworthiness of each applicant. Rates current as of <Month XX, XXXX> and are subject to change based on market conditions and borrower eligibility.

The earned promotion redemption code and instructions will be issued and mailed 4-6 weeks after the offer period ends. Selected accountholder is eligible to refer up to five (5) friends. Redemption code will expire 75 days from issuance. One redemption code equals one \$XX gift card. May be subject to IRS reporting. Consult a tax professional as to reporting requirements.

<sup>\*\*</sup>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. 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.

This offer may be taxable as interest income subject to IRS reporting. Please consult your tax advisor.

Subject to availability. Product may not be available in all states. Additional Terms and Conditions may apply. (Credit Union Name) reserves the right to modify or terminate the Referral Program at any time.

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<INSURANCE>