## REFERRAMEMBER

## Do you want referral money? Sign up now!

Refer Deseret First Credit Union to your friends & family, and you could each qualify for a \$50 bonus\*. To qualify, your referral needs to get one of the following:

- Open a checking account with direct deposit
- Open a <u>checking account</u> and use your debit card 10 times within the first 3 months
- Get a credit card and use it 10 times within the first 3 months
- Get an Auto, RV, or Signature loan (minimum of \$5,000)

## Here's How You Get Started

To sign up for this exceptional offer, YOU - our member - need to sign up by February 29th, 2016 by using the button below. After signing up, you'll be given a code that's unique to you. Share that code with your friends via Facebook, Twitter, email, or just word of mouth.

Tell your friends to be sure to provide the code to the Member Service Representative who handles their application. You'll both earn \$50 when they qualify by February 29th, 2016.

## SIGN UP HERE

\*Earn By Referring: When you sign up to participate in this promotion you will be given a unique referral code ("your Code"). Unique referral codes will only be given to existing DFCU members. You will be given \$50 each time a New DFCU Member (i) uses your Code and (ii) qualifies for their own \$50 reward as explained below.

Eam By Joining: A New DFCU Member is entitled to one \$50 reward when they (i) use one unique referral code and (ii) meet one or more of the following: (a) opening a checking account and making a direct deposit; (b) opening a checking account, obtaining a debit card and using the debit card at least 10 times; (c) obtaining a loan with a balance of at least \$5,000; or (d) obtaining a DFCU credit card and using it at least 10 times. Only one \$50 reward may be earned by joining DFCU but you may earn more through referrals. Your \$50 reward will be treated as interest income for tax reporting purposes.

Generally: A person is a "New DFCU Member" if they have not had any account at DFCU in the past 12 months. Offer subject to change. Reward will be deposited in your DFCU account within 30 days of completing the requirements. The promotion ends on 2/29/2016 and all requirements must be met before that date. Individuals under 18 are not eligible. Total rewards capped at \$400. Joint owners who are New DFCU Members will not get the \$50 unless they qualify on a separate account or loan. Membership and eligibility required. OAC. Federally insured by NCUA.

\*\* This promotion does not apply to any type of mortgage loan (including HELOCs), an overdraft line of credit, or indirect loans.

ł