

## Refer a new member to us and you'll **both** receive \$25 from the NIHFCU.\*

## **CURRENT NIHFCU MEMBER**

1). Fill out **your** information.

	2). Give to each person you are referring for NIHFCU membership.  NAME:				
1					
	ADDRESS:				
- \	YOUR PHONE: YOUR E-MAIL:				
NEW MEMBER BEING REFERRED  1). Fill out information below.  2). Present at any NIHFCU branch during account opening or with a mailed-in membership application.  YOUR RELATIONSHIP TO THE PERSON REFERRING YOU FOR MEMBER Eligible family member**  Eligible family member**  NAME:  ADDRESS:				G YOU FOR MEMBERSHIP:  colleague**	
-	YOUR PHONE:				
For int	ernal use only				
		BRANCH: EMPLOYEE INITIALS: NEW MEMBER NO:			

## **Terms and Conditions**

\*To be eligible for a \$25 bonus, the referring NIHFCU member and the referred (new) member must be age 18 or older. Referring member must be a current NIHFCU member in good standing. This certificate must be completed and presented by the referred (new) member at the time of membership application. Bonuses will not be paid without presentation of a completed certificate. Retroactive referrals are not permitted. New member must meet eligibility requirements for NIHFCU membership. Bonuses will be paid in the form of a \$25 deposit into the referring member's and the referred member's share accounts, respectively.

Referred member's bonus cannot be used as the initial \$25 share deposit required to establish NIHFCU membership. Bonuses are for new members only and do not apply to new accounts for existing, custodial or joint members. Bonuses are not available for new members establishing trust or business accounts. Each individual can only be referred as a new member one time-even if he/she opens multiple memberships or becomes a joint holder on another account. Limit is one bonus per new member. Prospective members cannot refer themselves. Bonuses will be reported as taxable dividend on 1099 form. Offer available for referrals made 9/19/16 or later.

If the new membership is closed within 180 days, NIHFCU reserves the right to reverse the bonuses paid. The bonus offer period may be cancelled or changed by NIHFCU at any time without prior notice. Bonuses cannot be combined with any other offer.

<sup>\*\*</sup>Visit nihfcu.org/membership for list of eligible relationships.