REFER A MEMBER \$25 for you. \$25 for a new member.

HURRY! Limited Time Offer

What's better than being a member of a financial institution you love & own? Sharing \$50 with a family member or coworker!* For each new member you refer to us, we'll give \$25 to you and \$25 to the new member. It's our way of thanking you. And the friends, family members and co-workers you refer will thank you too.

Spread the word

If you're happy with O&R Utilities Employees Federal Credit Union, we invite you to refer someone you know... a friend, family member, or a co-worker. If someone you refer opens an account, you'll both earn a special cash reward.

It's easy - here's how

Simply complete the Refer a Member Coupon below and ask your family member or co-worker to bring or send it to our office. Every member who joins earns you another \$25! And your family member of co-worker? They get to experience a better way to bank and receive a \$25 "welcome bonus" thanks to you.

*Family member or co-worker must be eligible for membership.

1	
ш	NICILA
ш	INCUA
ш	

Phone: (845)774-0831 Fax: (845)774-0835 E-Mail: <u>info@orutilfcu.org</u>

Refer a Member Coupon

pay \$25 to me:

pay \$25 to me.	
Your Member Number:	Your Name:

pay \$25 to my family member or co-workers

New Member's Name:

Daytime Phone:

All accounts are subject to our normal approval process. Offer expires 6/30/17. O&R Utilities EFCU reserves the right to cancel the promotion without notice.

E-Mail:

Referring Member: \$25 will be deposited into your Share Savings account for each new member account that is opened. Visit our website, www.orutilfcu.org, for additional coupons. New Member: Account must remain open and in good standing for 90 days. If closed within 90 days, there is a \$25 early closing fee. \$25 will be deposited into your share Savings account after account opening. May be subject to IRS reporting.