Come Join the Family...

Share your credit union experience with your neighbor, co-worker, friend or family member.

If you live, work, worship, or attend school in Escambia County, Florida, you are able to join My Pensacola Credit Union.

YOUR FAMILY MEMBERS MAY BE ELIGIBLE TOO!

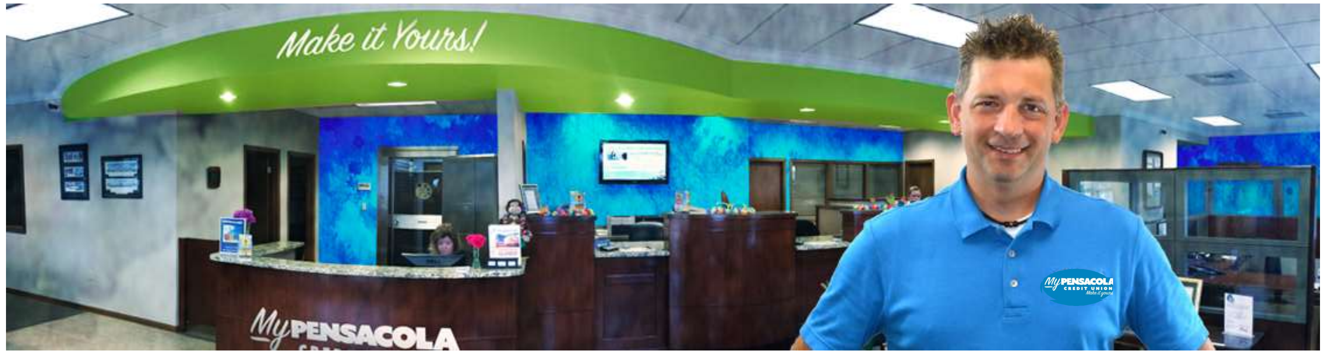
You are an important part of the family that makes up the membership of the Credit Union. But you may not know that your own family can be a part of Your Credit Union family as well.

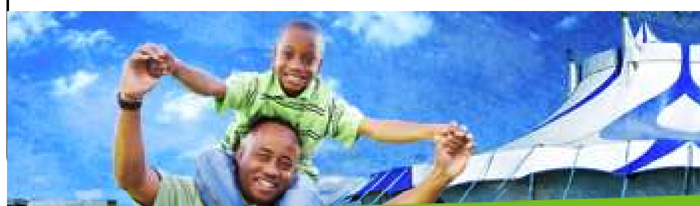
Eligible family members include:
- **Your spouse and children**
- **Your parents, brothers and sisters**
- **Your stepchildren and stepparents**
- **Your grandchildren and grandparents**

When your family members join Your Credit Union, they immediately become eligible for the same great benefits you have come to enjoy: low interest rate loans, higher return on savings, low or no service fees, personalized service, federally insured savings and ownership in your Credit Union. Importantly, your family will transact its financial business at a place that puts service first.

If your family is looking for a financial institution that emphasizes service, offers affordable loans, provides a good return on savings and ensures all-around benefits, your Credit Union is the choice for your family.

My PENSACOLA CREDIT UNION *Make it yours!*





Make it yours means "own it!" No more being just another number. The way you're a member-owner in Your Credit Union versus just another customer at other financial institutions.

Make it yours means use all the resources available to you, including us, to make your dreams come true.

... and most importantly

Make it yours means being a part of a movement for good, a movement where we join together, help one another and make our collective futures brighter

My ACCOUNTS, *My* WAY!

My Clubhouse Accounts for Kids
Share (savings) Accounts
Share Draft (checking) Accounts
Share Certificate (CD) Accounts
IRAs
Internet Account Access
Mobile Banking
Text Banking & Alerts
VISA Debit Cards
Christmas Club Accounts

New & Used Auto Loans
New Start Auto Loans
Motorcycle, Boat, & RV Loans
VISA Credit Cards
First & Second Mortgages
Special Purchase Loans
Line of Credit Loans
Consolidation Loans
Auto Warranties
& much more!

Equal Housing Lender, Member NCUA

Ready to make
My Pensacola Credit Union *yours?*

Simply fill out this short form:

Existing Member (Referrer)

Name: ______________________
Street:______________________
City:_______________ ZIP______
Phone: ______________________
Email:______________________

New Member (Referee)

Name: ______________________
Street:______________________
City:_______________ ZIP______
Phone: ______________________
Email:______________________

Then, bring it to:

MyPENSACOLA CREDIT UNION

108 South Reus Street
Pensacola, Florida 32502
Office Hours:
Monday - Friday
7:30 a.m. - 4:00 p.m.

And, we'll finish this part:

Date:___________ Branch_______
Employee:____________________
Referrer: ____________________
Referrer #:___________________
Referee:_____________________
Referee #: ___________________

Welcome, New Member!

REFER A Friend

YOU & A FRIEND BOTH CAN GET UP TO **$75!**

When your friend joins
My Pensacola Credit Union
by opening a checking account with
direct deposit or transferring a
qualifying loan, both of you
can receive a cash bonus!

Refer a Friend Program Terms and Conditions:

The Referrer must be a current My Pensacola Credit Union member in good standing, as explained in the Credit Union's Membership and Account Agreement. A $25 bonus will be credited to the Referrer's share account after verification that the Referee opened a qualifying checking account with a direct deposit in the first 90 days and met any other terms of this offer. A $50 bonus will be credited to the Referrer's share account after verification that the Referee booked a qualifying loan within 90 days of opening a new account.

The Referee must be a new member to My Pensacola Credit Union and meet the requirements for membership and for a new checking or loan account, including living, working, attending school, or worshipping in Escambia County, Florida. All My Pensacola Credit Union members are eligible for the bonuses. A direct deposit must be made to the new checking account within 90 days of account opening. A minimum deposit of $25 is required for membership.

Bonus: The $25 /$50 bonus will be credited to the Referrer's and Referee's share accounts after the terms of the offer have been met. We generally credit the checking bonus to the share accounts two weeks after the qualifying account has been opened for 90 days and a direct deposit has occurred. We generally credit the loan bonus to the Referrer's and Referee's share accounts after the qualifying loan has been booked for two weeks. We may report to the IRS the value of any reward or incentive, and any applicable taxes are the responsibility of the recipient. If prior to payment of the Refer A Friend bonus, the Referrer and/or the Referee closes their member share account or their account is not in good standing with My Pensacola Credit Union, no bonus payment will be paid.

My Pensacola Credit Union reserves the right to determine in its sole discretion the eligibility of Referrers and Referees for this offer. We reserve the right to disqualify referrals in circumstances where we believe they were not sent to us in good faith. My Pensacola Credit Union employees and members of the MyPCU Board of Directors are not eligible for the referral program.

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