



Friendly Reminder: As of May 1, please re-enroll for online banking to X access your accounts by clicking here. **Enter the 'Journeys' photo contest:** You could win \$200! Details here.

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Refer a Friend for Membership Now!

May 1, 2017



Great news! We've extended this offer!

HNG members: Do your family members, friends and co-workers a big favor: Invite them to become members of Hawaii National Guard CU, and they could each be eligible for a \$125 bonus.

And do yourself a favor, too: When they become members, you could earn a \$25 incentive for each person who joins our HNGCU ohana. AND you, too, could be eligible for a \$125 bonus -- keep reading for the details below!

REFER A FRIEND = \$25 INCENTIVE*

In order to receive the \$25 referral incentive, you must be a primary HNGCU member in good standing and 18 years old or older. The person you refer must be 18 or older and new to HNGCU.

There is no limit to the amount of referrals. The \$25 will be deposited into your HNGCU account after the new referred member opens a new KalaRewards checking account (requires \$5 minimum deposit in a savings account).

Visit any HNGCU branch for a referral card or [CLICK HERE](#) to download a copy.



NEW MEMBER = up to \$125 BONUS

Each new primary member is eligible for a **\$100 bonus** after completing the following requirements:

- Becomes a primary member with a \$5 minimum savings deposit.
- Opens a KalaRewards checking account at the same time a \$5 savings account is opened.
- Enrolls for online statements.
- Enrolls in a recurring direct payroll/retirement deposit of \$250 or more monthly. First direct deposit must be received within 45 days of opening the new membership.

- Must make 10 qualified debit card purchases posted within 45 days of account opening.

Each new member is eligible for a **\$25 bonus** if approved for a new HNGCU Platinum Visa® credit card after completing the following requirements:

- Application for the credit card must be received within 30 days of opening the new membership.
- Application must be approved, and a new credit card must be issued to the new member.
- New member must activate the credit card and use it for at least one purchase within 90 days of opening the account.
- New credit card account must be maintained in good standing for at least 90 days.

NOTES:

The new member may opt to choose both of the above offers.

Current HNG members who have a savings account may also choose to complete rest of the above requirements and receive up to \$125, too!

Once all requirements are complete, the \$100 and/or \$25 bonus for the new member will be deposited into the new KalaRewards checking account after 90 days of eligibility.

Call 808-737-5714 or 1-877-218-6906 or visit any HNGCU branch for details.

Offers effective 7/1/17 and may be modified or canceled at any time. Restrictions may apply. Membership is subject to eligibility verification and requires \$5 in a personal savings account. No limit on referrals; \$25 incentive will be deposited into your HNGCU account after each new member has satisfied the requirements. All bonuses are subject to 1099-INT reporting; recipient is responsible for any tax implications on the incentives. Limited to (1) \$100 and (1) \$25 bonus per new member. Qualifying \$250 recurring direct payroll/retirement deposit consists of an electronic deposit of wages, retirement or Social Security income, and must be maintained for at least 90 days. An account closing fee will be assessed of the referred member if any and all accounts are closed within six months after enrollment. See branch for details.