

# PAFCU REFER-A-FRIEND PROGRAM



*Send a new member to PAFCU and receive up to \$100.00 for you and the person you send to see us.*

It's as easy as **1, 2, 3!**

	WHEN YOUR FRIEND OR FAMILY MEMBER:	FOR THEM:	FOR YOU:
<b>1</b>	Opens a checking account with Direct Deposit of \$500 or more	\$25.00	\$25.00
<b>2</b>	Has 20 or more debit card purchases	\$25.00	\$25.00
<b>3</b>	Obtains a new loan for \$10,000 or greater	\$50.00	\$50.00
<b>TOTAL:</b>		Up to <b>\$100</b>	Up to <b>\$100</b>

**OUR GREATEST COMPLIMENT IS YOUR REFERRAL. TELL YOUR FRIENDS AND FAMILY ABOUT US AND WE WILL SHARE THE LOVE!**

**PEOPLES  
ADVANTAGE**  
FEDERAL CREDIT UNION

Let us help you find  
your checking advantage.

**CALL TODAY!**  
**(804) 748-3081**

How it works: Once the person you referred establishes a new membership with the credit union, they will have 60 days to complete any or all of the qualifiers listed above. If they open a checking account and have qualifying direct deposits of \$500 or more you will receive \$25, if they have 20 or more debit card purchases, you will receive an additional \$25 and if they obtain a new loan for \$10,000.00 or more you will receive an additional \$50.00. The new member will receive the same referral benefits for products that were completed. The new member must notify the PAFCU employee at the time of account opening of the name of the person who referred them. Referral rewards are paid out of the second day of the month following the members 60th day. For example if the members 60th day is August 7th, rewards will be given on September 2nd. New members do not have to complete all three steps to qualify. You will obtain a referral bonus only for the products completed by the member that was referred. Reward incentives may be reported to the IRS on a 1099 if you receive \$600 or more in cash rewards/dividends within a calendar year. Reward incentives may be reported to the IRS on a 1099 if you receive \$600 or more in cash rewards/dividends within a calendar year. Federally insured by NCUA.