



Current Promotions

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Earn up to \$250

During our 50th Anniversary Referral Program

For a limited time only. Offer ends June 30, 2019.

Refer a Member

As a member based, not-for-profit financial cooperative, continued growth is key to our success. To celebrate our 50th anniversary, we want to thank you and encourage new members to join our credit union, and that's why we are offering the following cash incentives for you and your referred family member or best friend. And if you don't have a best friend, you will after you refer them to us!

How it works:

To make a referral, make sure that your friend or family member lives in Southern California. They will need to mention this promotion and your name at the account opening. You can refer as many people as you like. To qualify for the referral program, at least one person from the referring relationship must be 18 years of age. Credit Union eligibility requirements apply.

Incentive (one per member)	You Receive	New Member Receives
New member joins opens a Savings Account	\$50	\$50
New member joins opens a Savings + Checking	\$100	\$100
New member joins opens a Savings + Checking + Direct Deposit of minimum \$500	\$150	\$150

For more details contact us at (800) 404-5137.

Terms and Conditions: Refer a New Member and referring Member information must be provided during the application process, retroactive referrals will not be eligible. Maximum incentive is \$150 per New Member/Referring Member relationship. The incentive is only for new member accounts, not new accounts for existing members or joint owners and is based on account openings, not applications. POLAM member who closed an account within 180 days of the promotion start date will not be eligible for a promotional reward. A Joint Account Owner age 18 or older is required for Members under 18. For a checking account and debit card account holders must be at minimum 16 year or older with a joint owner who's 18 or older. If criteria is met and the referring member is in good standing, Referring and New Member's Primary Savings Accounts will each receive the \$50, \$100 or \$150 incentive by the 25th of the following month after the new Primary Savings Account is opened. Minimum balance to open a new account is \$100. The new account must remain open and in good standing when the reward is processed. The full amount of reward must remain on the account for 1 year. The incentive will be a taxable dividend on the appropriate 1099 IRS Form we will send to you in January the following year. Payment of taxes on incentive will be the responsibility of the recipient. This is a Limited time offer. Offer is subject to change and may be discontinued without notice. Offer is non-transferable and cannot be combined with any other offer. It is Available only to U.S. Residents with a Southern California address. Offer valid until June 30, 2019. Credit Union membership eligibility requirements apply. You may not refer yourself.

Refer a Loan


To thank you for referring a loan, we're offering the following:

- \$75 when someone you refer applies for and closes on a loan.
- \$250 when someone you refer applies for and closes on a mortgage.

How it works:

Earn incentives for sharing the benefits of our low rates and flexible terms.

Both the referring member and the loan applicant will get an incentive when a loan is booked. The loan applicant must the name of the referring member during the application process.

Existing Members may receive multiple incentives for each new loan referral, but the Member applying for the loan is eligible for one incentive at the time of initial approval. 

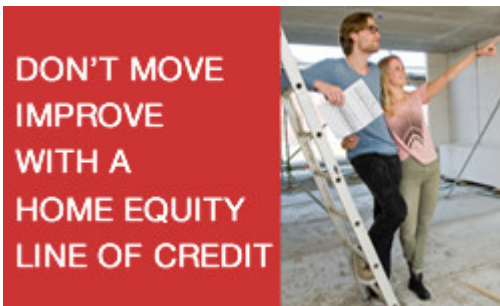
Making Referrals is Easy

Have your referral contact us and make sure that your name is mentioned as the referrer.

Thank you for helping us grow, our members are our best ambassadors and we value your business and support.

*For detailed terms and conditions, contact us at (800) 404-5137.

Terms and Conditions: Refer a Loan (Personal, Auto, or Mortgage) and referring Member information must be provided during the application process, retroactive referrals will not be eligible. Maximum incentive is \$250 per Member/Referring Member relationship. There is only one loan incentive per Member/referring Member relationship. The incentive is only for new member accounts, not new accounts for existing members or joint owners and is based on account openings, not applications. To receive the incentive the loan must be for a minimum of \$5,000 for a personal/auto loan or \$50,000 for a mortgage. Incentive will be deposited 30 days after loan closes. The account must remain in good standing. The incentive will be a taxable dividend on the appropriate 1099 IRS Form we will send to you in January the following year. Payment of taxes on incentive will be the responsibility of the recipient. This is a limited time offer. Offer is subject to change and may be discontinued without notice. Offer is non-transferable and cannot be combined with any other offer. It is Available only to U.S. Residents with a Southern California address. Offer valid until June 30, 2019 Credit Union membership eligibility requirements apply. You may not refer yourself.



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