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Making a Positive Difference in our Neighbors' Lives

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## Member Referral Promotion



We have great news for current OHCU members:

You can receive a \$25 bonus for referring a new member who also opens a checking account. Getting your money is easy. Just ask the new member to share your name and either your phone number or email address with us when they join OHCU. The new member you refer can also receive a bonus up to \$250 after two full months of qualifying checking account activity. This offer is for a limited time so don't keep us a secret! Terms and conditions of this promotion are below.

## Terms and Conditions Disclosure:

Promotion runs to June 30th, 2019. This offer may be cancelled at any time. Must be 18 years old or older at time of account opening to qualify. Old Hickory Credit Union (OHCU) employees are not eligible for this promotion. If a

bonus is paid it will be reported to the IRS as interest, in the year received, as required by applicable law and will be reported on IRS form 1099-INT for the year received.

To receive \$25 referral bonus: Must be a current Old Hickory Credit Union member. Must be a qualified referral. Qualified is defined as new member must open a savings and checking account. Referrer's name and either email address or phone number must be given at the time of account opening. Bonus will be paid within 2 to 3 business days after account opening. Unlimited number of referrals.

To receive the New Member Bonus (\$250 or \$150): New member must open a savings and checking account. Bonus will be paid at month end of second full month of qualifying account activity. The bonus for a Premier Dividend Checking account is \$250, and the bonus for any other checking account is \$150. Bonus is limited to one per new member. Members with an existing OHCU checking account do not qualify for the bonus. You must not have had a closure of an OHCU checking account within 120 days of promotion starting period (April 22nd).

For a complete listing of all checking account features and requirements, please visit www.ohcu.org/Banking/Checking-Accounts.aspx. For a complete listing of Old Hickory Credit Union's Terms and Charges, please visit www.ohcu.org/About/Disclosures.aspx.

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