

# Member Referral Form - New member must submit/present this form at account opening



(By submitting this form you acknowledge you have read and accept the rules of the Referral Program)

Referred Person Name: \_\_\_\_\_

Referring Member Name: \_\_\_\_\_

Referring Member Address: \_\_\_\_\_

Referring Member Email: \_\_\_\_\_

For Internal Use (To be completed by Central One Staff)

Date Received: \_\_\_\_\_ Staff Name: \_\_\_\_\_

Referring Member #: \_\_\_\_\_ Branch Name: \_\_\_\_\_



Cut and submit top form. Retain program rules for reference.

## Here's How the Program Works:

### Existing-Member Referrers:

- Be a current account holder with Central One whose accounts are in good standing<sup>1</sup>.
- A valid email address on record at Central One.<sup>2</sup>
- Share the member referral form, providing your first and last name, address, valid email address as listed on your Central One account so that we can identify and reward you<sup>3</sup>.
- A maximum of \$500 in rewards<sup>4</sup> can be earned per calendar year for qualified referrals.
- Only one referral can be submitted by a prospective new member and only one existing member will be paid<sup>5</sup>.
- Central One FCU employees, officers, directors and their families may refer or be referred, but are not eligible to receive rewards.
- You will receive a reward of \$25 to be deposited into your Central One checking or savings account for each qualified referred member.<sup>6</sup>

### Referred New Member<sup>7</sup>:

- At initial account opening, provide the referral form completed<sup>3</sup> by an existing member, open a Personal Checking Account with a Debit Card along with E-Statements, and complete a minimum of fifteen (15) Debit Card purchases within 60 days of account opening.
- You agree to accept Member Referral Program emails and the Terms & Conditions when claiming your offer.
- You can only claim one referral offer from one current Central One member.
- Your reward of \$25 will be deposited into your Central One checking account as long as your checking account remains in good standing<sup>1</sup>.
- Reward will be paid out within 45 days after you meet all eligibility requirements<sup>8</sup>.

**1.** At the time rewards are to be paid, the referring member and referred new member must be Central One Federal Credit Union members whose accounts have deposit balances above zero dollars, any applicable loan payments must be current, and all accounts must be in compliance with any other terms, conditions and governing requirements.

**2.** If you are uncertain that your email on record is up-to-date, please call us at 800-527-1017 or visit a branch to verify and update your contact information.

**3.** Central One Federal Credit Union reserves the right to correct the member referral form information entered by referrers in order to match Member Referral Program registration information with referrer's Central One account information for reward payout purposes.

**4.** Referral payments may be taxable to you; please consult your tax advisor regarding tax-treatment of earned rewards.

**5.** In the event that multiple members refer the same person, we will only reward the one existing member identified on the one referral form submitted at the time of the initial account opening. Additional rewards cannot be redeemed by either party for referring someone who has already claimed a referral offer from someone else.

**6.** Eligibility requirements for reward to referring member: New member must comply with their eligibility requirements<sup>9</sup> and we must be able to identify you based on the information submitted on the Referral form. Reward will be posted to checking or savings account.

**7.** A new member, for the purposes of this program, is defined as anyone who has not been a member of COFCU in the past 12 months and is not a business entity. Business membership referrals are not eligible for this program. Referred parties must be at least 13 years of age to open a checking account. A checking account belonging to a minor requires a parent or guardian joint owner until the child turns age 18. Any party who became a member of Central One Federal Credit Union prior to this promotion will not be able to assert that he or she was previously referred. Neither a referring member nor a new member will receive a reward for a referral made prior to this promotion or for a referral submitted after account opening.

**8.** Eligibility requirements for referred new member to claim Referral Program offer includes meeting all eligibility requirements of membership. This includes opening and maintaining an Owner Voting Share with a deposit of \$5. Referred party must present the member referral form given to them by their friend or family member during account opening. The form can be printed or sent electronically to a Central One representative to be eligible, but the claim and required information must be disclosed and provided at initial account opening.