<u>REFER A MEMBER</u> \$25 for you. \$25 for a new member.



What's better than being a member of a financial institution you love & own? Sharing \$50 with a family member or co-worker!* For each new member you refer to us, we'll give \$25 to you and \$25 to the new member. It's our way of thanking you. And the friends, family members and coworkers you refer will thank you too.

Spread the word

If you're happy with O&R Utilities Employees Federal Credit Union, we invite you to refer someone you know... a friend, family member, or a coworker. If someone you refer opens an account, you'll both earn a special cash reward.

It's easy - here's how

Simply complete the Refer a Member Coupon below and ask your family member or co-worker to send it to our office. Every member who joins earns you another \$25! And your family member or co-worker? They get to experience a better way to bank and receive a \$25 "welcome bonus" thanks to you!

*Family member or co-worker must be eligible for membership.

Refer a Member Coupon

pa	ay	\$2 .	5 t	0	m	2:
----	----	--------------	-----	---	---	----

Your Member Number:

Daytime Phone:

E-Mail:

Your Name:

pay \$25 to my family member or co-worker:

New Member's Name:

All accounts are subject to our normal approval process. Offer expires 3/31/25. O&R Utilities EFCU reserves the right to cancel the promotion without notice. Referring Member: \$25 will be deposited into your Share Savings account for each new member account that is opened. Visit our website, www.orutilfcu.org, for additional coupons. New Member: Account must remain open and in good standing for 90 days. If closed within 90 days, there is a \$25 early closing fee.

O & R UTILITIES EMPLOYEES FEDERAL CREDIT UNION

\$25 will be deposited into your Share Savings account after account opening. May be subject to IRS reporting.