



Give the gift of **MEMBERSHIP**

Give your family and friends* the gift of membership
this holiday, and you'll both get **\$25** to enjoy!

Spread the joy

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 co-worker*. Give them the Gift of Membership and we will give them \$25 to open their account with and you \$25 for referring them!

Just have your family member or co-worker open an account right online then simply complete the coupon below and have them email it to us along with a copy of their driver's license and we will deposit their \$25 Gift of Membership into their new account and yours!



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

Phone: (845)774-0831

Fax: (845)774-0835

E-Mail: info@orutilfcu.org

Gift of Membership



O & R UTILITIES EMPLOYEES
FEDERAL CREDIT UNION

\$25 referral bonus:

Your Member #: _____

Your Name: _____

Daytime Phone: _____

E-Mail: _____

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

New Member's Name: _____

*Family/Friend must be eligible for membership. Offer ends 1/31/26 and must be mentioned in order to be received. May be subject to 1099 IRS reporting.