

# REFER A MEMBER

## \$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 co-workers you refer will thank you too!

**HURRY!**  
Limited  
Time Offer

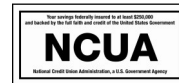
### Spread the word

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 co-worker. 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 have your family member or co-worker email it to us along with a copy of their driver's license and a new member account card (find more on our website: [www.orutilfcu.org](http://www.orutilfcu.org)) 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.



Phone: (845)774-0831

Fax: (845)774-0835

E-Mail: [info@orutilfcu.org](mailto:info@orutilfcu.org)

## Refer a Member Coupon

pay \$25 to me:



O & R UTILITIES EMPLOYEES  
FEDERAL CREDIT UNION

Your Member #: \_\_\_\_\_ Your Name: \_\_\_\_\_

Daytime Phone: \_\_\_\_\_ E-Mail: \_\_\_\_\_

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

New Member's Name: \_\_\_\_\_

All accounts are subject to our normal approval process. Offer expires 8/31/22. 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](http://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. \$25 will be deposited into your Share Savings account after account opening. May be subject to IRS reporting.