




# REFER A FRIEND

## and you'll both earn \$25!\*

*Get started today—There's no limit on how many members you can refer!*

Happy with the services you receive at Valley Oak Credit Union? Tell your co-workers, family and friends. We'll make it worth your while!

Earn \$25\* for each member you refer who opens a membership account and a checking account with the following:

-  Debit card
-  eStatements
-  Deposit or Direct Deposit \$500 within 90 days

SEE DETAILS ON REVERSE.



**Valley Oak**  
CREDIT UNION  
*Rooted in Your Growth™*

**ValleyOak.org**  
**559.561.4471 • 800.561.4302**



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CREDIT UNION  
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Fill in your name and phone number below to refer someone you know. When they join and open the qualified accounts, you'll both get rewarded!

REFERRING MEMBER NAME

REFERRING MEMBER PHONE NUMBER

FOR CREDIT UNION USE ONLY

Date received \_\_\_\_\_

Referring member # \_\_\_\_\_

New member # \_\_\_\_\_

MSR \_\_\_\_\_ Branch # \_\_\_\_\_

\*"Existing members" of Valley Oak Credit Union can refer others to become members of Valley Oak Credit Union by visiting [ValleyOak.org](http://ValleyOak.org) ("web entry") or by filling out a Member Referral Form ("form entry.") An existing member is defined as a natural person who is a member of Valley Oak Credit Union in good standing. Existing members will earn \$25 for each person that is (a) referred using either the web entry or the form entry as referenced above and that (b) becomes a NEW member of Valley Oak Credit Union by opening a NEW membership account AND a Checking Account with Debit Card, eStatements and deposit or direct deposit \$500 within the first 90 days. There is no limit to the number of people an existing member can refer. Any applicable Referral Bonus Deposit amounts granted will be credited to existing and new members' membership account within 60 days of the new member completing the requirements listed above. Please consult your tax advisor as to the taxability and reporting of these bonus payments. Employees and their families are not eligible. 201612

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