

# Reward Yourself

## Family & Friends Rewards Referral Offer

### Existing Members

Make \$25 for educating your family and friends about joining The Ohio Educational Credit Union (OHecu). Then they can enjoy the same exceptional service and products you enjoy.

### It's easy...

- Simply spread the good news about the exceptional service and products that are currently available to you at OHecu to your family and friends.
- Complete the New Member Referral Information Form to the right with your name and address and give it to your family members and friends (there is no limit to the number of people you can refer).
- \$25 will be deposited to your Share Account for each person you refer who opens a new membership (Share Account) with a checking account after both the Share and Checking accounts have been open for a minimum of 60 days.

### New Members

\$25 will be deposited into your new OHecu Regular Share Account just for joining and opening a Checking Account after both the Regular Share and Checking accounts have been open for a minimum of 60 days.

Or \$75 will be deposited, instead of \$25, by opening a Regular Share Account, Checking Account and establishing direct deposit of at least \$400 per month within 60 days of opening your new membership. If direct deposit is unavailable through your employer or retirement service, you can still qualify to receive \$75 by opening a Term Share Certificate (regular or IRA), OHecu Visa® Card or loan product within 60 days of opening your new membership.

Bring in the referral form and two forms of ID to any of our offices to open your membership.\*

To pre-print and complete your membership application prior to visiting an OHecu office, visit us at [www.ohecu.com](http://www.ohecu.com).

\*Refer to the New Member Referral Information Form for complete qualifications to the right of this panel.

### New Member Referral Information Form

#### Applicant for Membership

Name \_\_\_\_\_

#### Referring Member Information

Name \_\_\_\_\_

Address \_\_\_\_\_  
\_\_\_\_\_

Date \_\_\_\_\_

#### Qualifications and Disclaimers:

- For both the referring member and the new member to qualify for the \$25 reward, the new member must open a Regular Share account and a Checking Account at the time the new membership is established. The new members Regular Share and Checking accounts must both remain open for a minimum of 60 days.
- If the new member has established direct deposit of at least \$400 per month into the Checking Account within 60 days of opening the membership, the new member will receive a \$75 reward deposited in their Regular Share Account instead of \$25 as described above. If direct deposit is not available through the new member's employer or retirement service, the new member can receive the \$75 reward if, within 60 days of opening the membership, they open a Term Share Certificate (regular or IRA) or they receive and fund any type of loan with OHecu. If the loan is an OHecu credit card, the card must be used within the 60 day time period.
- Both the referring member and the new member must be in good standing at the time the reward is paid.
- Rewards will be deposited only after new accounts remain open for a minimum of 60 days.
- A referral form must be presented by the new member at the time of account opening to qualify for the promotion and include the referring member's name and address.

1. All OHecu Employees, Committees, Directors, and their family members are not eligible for this promotion.
2. The amount of the rewards issued to new members will be included in the members' 1099 INT for the calendar year in which it was paid.
3. Any referring member who receives \$600+ in rewards in any calendar year will be issued a 1099 Miscellaneous Statement for tax purposes.
4. Program terms and conditions are subject to change at any time and without notice



**THIS INSTITUTION IS NOT FEDERALLY INSURED.  
MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY  
ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY**



**For Internal Use Only** — Other Products Applied For:  Visa  Term Share/IRA Certificate  Loan Product  
New Member No. \_\_\_\_\_ Referring Member No. \_\_\_\_\_

It's easy to enjoy all the benefits membership has to offer.