

REFER A FRIEND



Refer Friends to open an ISLAND
Simply FREE Checking account
 and get as much as a **\$500 Bonus***

 **islandfcu.com**
 **631-851-1100**



Catch the Wave to Better BankingSM

Refer A Friend – Earn up to a \$500 Bonus*

It's easy....simply complete this coupon, have your friend bring your completed coupon in to any Island Federal Credit Union branch to open a new *Simply FREE Checking* account with Direct Deposit and each of you earn a \$50 Bonus*.

Current Member: (to be completed by you)

Name _____
 Address _____
 City _____ State _____ Zip _____
 Phone # _____ Email Address _____

Referral: (to be completed by Island)

New Member's Name _____
 New Member's Member #: _____
 Email Address _____

This coupon must be presented at an Island branch to be eligible for the \$50 Bonus. Photocopies of this coupon are acceptable.*

The Referral Bonus promotion is open to all Island Federal Credit Union members in good standing, who refer a friend to open an Island Simply Free Checking account. To receive the referral bonus the new account must remain in good standing and receive a recurring monthly direct deposit, for a minimum of six months. A direct deposit is an electronic deposit such as payroll, pension or government benefit and excludes one-time electronic credits such as tax refunds or deposits from other financial institutions. After the above requirements have been completed, we will deposit the bonus in the referring and new member's savings accounts. Members are limited to ten (10) referrals for a maximum referral bonus of \$500.00. New members can receive only one new checking account bonus. Checking account offer is not available to existing Island Federal Credit Union members. Not available to fiduciary accounts or those whose accounts have been closed within 90 days or closed with a negative balance. Bonuses are considered interest and will be reported on IRS form 1099-INT. An Island share account with a \$1.00 minimum balance is required. This promotion cannot be combined with any other promotion and is subject to change without notice. Island employees and immediate family living in the household of the Island employee are not eligible to receive a Referral Fee.

* Membership eligibility applies. Accounts are subject to approval. Offer expires 12/31/2017.

Federally Insured by NCUA