

# REFER A FRIEND

## Get \$25 FOR EACH OF YOU

Just follow **3** easy steps:

- 1** Write YOUR name & phone number below
- 2** Give this flyer to a friend
- 3** Wait for your friend to join PTOFCU

and we'll deposit \$25 to each account\*

**I'm already a member and I think YOU should join too!**

Just take this flyer to PTOFCU to open your account or apply online at  
[www.ptofcu.org](http://www.ptofcu.org) and enter the promo code.

**Promo Code: NEW2016**

New Member Name: \_\_\_\_\_

I was referred by: \_\_\_\_\_

Referee's Phone number: \_\_\_\_\_

Coupon must be returned  
with application



[www.ptofcu.org](http://www.ptofcu.org) | 571.272.0350

\*A current member must have no bankruptcies, charge-offs or current delinquent loans to be eligible for participation in the PTOFCU Membership Referral Program. Only new accounts apply. A joint owner added to an existing account is not considered a new member and therefore does not qualify as a referral and is not eligible for the reward. Closed accounts reopened during this promotion period are only eligible for reward if the account has been closed for at least 6 months. Re-opened account holders must open a checking account or take out a loan with PTOFCU to qualify for the reward. Completed referral card must be presented with an application for reward. Both the referring member and the new member's share account will be credited \$25. If the new member closes the account within 6 months of opening, the new member will forfeit the \$25 reward. PTOFCU Staff, Board of Directors, and family members are not eligible. PTOFCU may modify the terms of the referral program without prior notice. PTOFCU reserves the right to end this program at any time without prior notice. Referral bonuses will be reported on IRS Form 1099 INT.