

# Deals worth **SHARING** with your **bestie!**



**REFER A FRIEND  
AND EARN \$\$\$!\***



If you refer an Alcon co-worker or immediate family member to AEFCU, you can both earn deposits into your accounts. Take a look!

| REFERRAL TYPE:                           | MEMBER:                       | REFERRAL:  |
|--|-------------------------------|--|
| Refer a friend to join the credit union: | Member earns \$25 in account. | Referral earns \$25 in account following 3 mos. of checking account activity                   |
| Refer a friend to join AND get a loan:   | Member earns \$25 in account. | Referral earns \$50 in account once the loan closes. (Mortgage & Home Equity Loans earn \$100) |

*To qualify for the referral bonus, the member making the referral must use the online referral form and be in good standing with the credit union. The referred person must open a membership with AEFCU online and open a savings and checking account. The referred new member's accounts must remain open for at least 180 days or the bonus amount will be charged back. Bonuses will be awarded via deposits to share savings accounts within 90 days after all criteria have been met. New member must have direct deposit AND use the Alcon Employees FCU debit card for at least 10 transactions during the first 3 months of account activity. Payments such as Zelle, Venmo, Cash App or any other payment applications do not qualify as direct deposit. If the new member applies for a loan and the loan is closed, he/she will received \$50 that will be deposited in the savings account. Membership eligibility restrictions and qualifications apply; all loans are subject to credit approval. Not all applicants will qualify. In the event that more than one member refers the same individual, AEFCU will award the bonus to the first member making the referral. Referred member must be new to AEFCU. Each member is limited to 10 referral bonuses per month. You must qualify for and establish membership at AEFCU and be of legal contract age to apply. All accounts are subject to our normal approval process. Members and accounts must be in good standing to receive bonuses. Members who have closed their AEFCU membership within three months prior to being referred are not eligible. Fees can reduce earnings on the account. This offer is non-transferrable and may be canceled without prior notice. We reserve the right to disqualify any referrals in circumstances where we reasonably believe they were not sent to us in good faith. AEFCU reserves the right to terminate the program at any time, revise program terms or refuse bonuses upon our discretion. Ask us for details.*

