

# Earn extra cash with our Refer-A-Friend Program



Refer your friends to Desert Financial so they can enjoy all the benefits of membership – including \$100 for each of you after they become a new member of Desert Financial, open a Free Checking account and meet the following requirements within 90 days:<sup>1</sup>

- **Receive at least one direct deposit into the new checking account.**
- **Have a minimum of 30 transactions post to the new checking account.**

You'll each get your \$100 cash bonus once all the requirements have been met. The more friends you refer, the more money you earn!

**Learn more at [DesertFinancial.com/Friend](https://DesertFinancial.com/Friend)**

## Instructions

Complete the form with your information. Give it to your friend and have your friend bring it to a branch when they open their new account.

Referred by:

Address:

City:

State:

ZIP:

Phone:

Email:

<sup>1</sup>**Offer Requirements:** New Member (Friend) **must** either open accounts online by following the promotional link within the referral email sent by the Referring Member, mention this promotion at the time of account opening over the phone or present a completed Refer-A-Friend Referral Form at the time of account opening in branch to be eligible. Referring Member and Friend cannot begin credit union membership on the same day.

**New Member Promotion Eligibility:** Offer available only to new Desert Financial Credit Union (DFCU) members who are 18 years of age or older, have a valid U.S. Taxpayer Identification number or Social Security Number and meet DFCU's membership eligibility and credit qualification requirements. See our Statements of Terms, Conditions & Disclosures for further information regarding membership eligibility and account details. Existing primary account owners or primary account owners who have closed their membership within the past 12 months and existing joint account owners of an open checking or savings share are ineligible to receive promotional Refer-A-Friend bonus. Employees of DFCU, its subsidiaries, affiliates, or agencies and their immediate family (including spouse, parents, siblings, children, grandparents or grandchildren) are not eligible. Offer valid for a limited time, cannot be combined with any other account opening offer and is subject to change.

**Bonus Eligibility:** New Member and Referring Member must meet the following requirements to receive cash bonus. **New Member:** Must open a Membership Savings with a minimum balance requirement of \$25 and a checking account in addition to meeting the following two requirements within the first 90 calendar days of account opening – 1) Have a minimum of 30 transactions (not including fees assessed by DFCU) posted to the new checking account and 2) Establish and receive a direct deposit. New accounts must be open and cannot be delinquent by more than 30 days at time of bonus payment. **Referring Member:** Must be at least 18 years of age at time of referral and must be the primary owner of an open and active Membership Savings, opened prior to the account opening date of the New Member account. Bonuses will be deposited into the New Member's qualifying checking account and the Referring Member's Membership Savings account no later than 10 business days in the month following the end of the first 90-day period if qualifications are met. Cash bonus earned is subject to all applicable taxes, is the responsibility of the member and will be reported on IRS Form 1099-INT