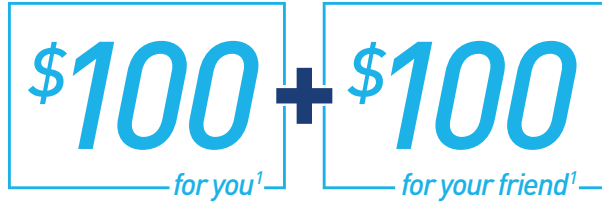


REFER A FRIEND AND GET MORE.

Get \$100 cash for every referral you make.



Our way of sharing success with you

For every friend or family member you refer, you each get a \$100 cash bonus!¹ This is one way how our members who open a Free Checking² account get MORE. It's a win-win!

FREE CHECKING & more.

Our members get MORE, including our refer-a-friend cash bonus and better benefits like:

- Annual cash bonus³
- Mobile apps
- The chance to support your community
- Cash back
- Voice banking with Alexa and Google Assistant
- And so much MORE!

Visit DesertFinancial.com/More for details on more rewards and benefits!

INSTRUCTIONS

- 1 Complete the Referral Form below with your information and give it to a friend.
- 2 Have your friend provide the form when they open their new account.

Ensure they meet the following requirements:

- Have no existing accounts (primary or joint owner) within the last 12 months
- Make at least one direct deposit into their new checking account during the first 90 days
- Have at least 30 posted transactions during the first 90 days

- 3 You and your friend will each receive a \$100 cash bonus¹ (see below for details).

REFERRAL FORM

FOR BRANCH EMPLOYEE PROMO CODE: REFER100

Provide this Referral Form when opening your new account.

Referred by:

Address:

City/State/Zip:

Phone:

Email:

¹Refer-A-Friend cash bonus offer valid for a limited time only. New member must present completed Referral Form at time of account opening and establish a Membership Savings and Checking account. New members cannot have any existing accounts (primary or joint owner) within the last 12 months. Member and referee cannot begin credit union membership on the same business day. **Account Opening Criteria:** Primary account holder must be 18 years or older and meet Desert Financial's membership eligibility and credit qualification requirements, including opening a Membership Savings account with a minimum balance of \$25. Checking account is free; however, fees incurred — such as a stop payment or NSF fee — will apply. For complete terms and conditions, refer to the published Statements of Terms, Conditions and Disclosures booklet. **Cash Bonus Criteria:** To receive the cash bonus, the new checking account must meet the following criteria within the first 90 days: 1. Minimum of 30 posted transactions and 2. Establish direct deposit. 3. Must be open and cannot be delinquent (more than 30 days) at time of bonus payment. Bonus will be deposited into the qualifying Checking and referring member's account within 10 business days in the month following the end of the first 90-day period if qualifications are met. Referring member must have an open and active share account at time of bonus payment and be at least 18 years of age. Employees of Desert Financial Credit Union, its subsidiaries, affiliates, or agencies and their immediate family (including spouse, parents, siblings, children, grandparents or grandchildren) are not eligible for bonus offer. Bonus amounts are subject to all applicable taxes and the responsibility of the member. Bonus cannot be combined with any other account opening offer. Referrals limited to five per member. Terms and conditions subject to change without notice. ²Primary account holder must be 18 years or older and meet Desert Financial's membership eligibility and credit qualification requirements, including opening a Membership Savings account with a minimum balance of \$25. Checking is free; however, fees incurred — such as a stop payment or NSF fee — will apply. For complete terms and conditions, refer to the published Statements of Terms, Conditions and Disclosures booklet. ³Must be a Rewards Member or Rewards+ Member for a minimum of six months per calendar year to be eligible for annual cash bonus ("Member Giveback Bonus"). Additional restrictions apply. See Statements of Terms, Conditions, and Disclosures for full details. Federally insured by NCUA | Equal Housing Lender Revision date: 5/27/2020