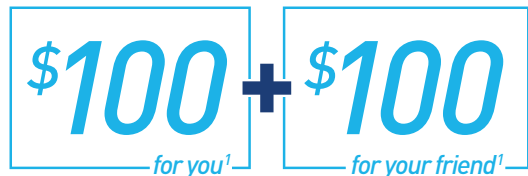


GOOD FRIENDS SHARE EVERYTHING

Refer a new member and you'll each get \$100*



A special thank you to our members

Good friends share everything from tools and clothes to money-saving tips, so why not share the benefits of membership in the Valley's most convenient credit union? It's a win-win! You and your friend will each receive a \$100 cash bonus,¹ plus access to the benefits of a membership that pays you back.

- Free Membership Checking, loan discounts and ATM fee waivers (with Relationship Rewards Achieve and Prosper levels)²
- Cash back on products and services
- Convenience of nearly 50 branches and surcharge-free ATMs
- Instant online and mobile account access
- Deals on event tickets and vacation packages

The more new members you refer, the more cash you can earn!³

USE PROMO CODE: REFER100

Call or visit a branch | 602-335-5000

INSTRUCTIONS

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

Must meet the following qualifications:

- 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
- Perform at least 30 debit card transactions during the first 90 days

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

REFERRAL FORM

This Referral Form is needed 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 accounts have a minimum opening deposit of \$20 and a monthly fee of \$7. The Membership Checking monthly fee is waived with one of the following: Recurring direct deposit of at least \$750 per statement cycle, 25 or more transactions per statement cycle, a daily minimum balance of \$2,500, or Achieve or Prosper Relationship Rewards levels. No minimum balance required to obtain bonus outside of account opening criteria. **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 ten (10) business days in the month following the end of the first ninety (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 Federal 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. Terms and conditions subject to change without notice. ²Relationship Rewards levels can change monthly. See the Statements of Terms, Conditions, and Disclosures for full details. ³Referrals limited to five per member.