

Share the Benefits, Earn the Rewards!



Reward yourself and a friend by choosing which program is right for you.

\$25 New Youth Account for your child

A great way to get the youth accounts started with a \$25 deposit! Automatic Funds Transfer from parent/guardian account set up for transfers to qualify

\$50 New Membership with active checking

\$1,000+ Direct Deposit per month, and enrolled in eStatements, eNotices, eAlerts

\$75 New Membership with open and active Credit Card

10 purchases to make the credit card active

\$100 New Membership with open Auto/Rec Vehicle Loan

Make first payment prior to getting incentive Loans over \$10,000

Complete your portion and have your friend return this form!

NEW NCACU MEMBER

Name: _____

Phone Number: _____

REFERRING NCACU MEMBER

Name: _____

Phone Number: _____

*Refer a friend reward applies to both the referring member and the new member. A new member is defined as anyone who has not had an account at NCACU in the past 12 months and must present program at time of account opening. A bonus of up to \$200 could be deposited to each membership's par value required account when all membership, product and/or account opening requirements are met. One new member offer per product type per social security number. A referral bonus may be paid approximately 90 days from new membership opening, assuming accounts are still open, active, in good standing and new members are participating in the noted service program. If the reward promotion criteria are not met within 90 days, a bonus will not be paid.

The referrer must be an existing member of NCACU and the referred must not currently be nor have been a member in the past 12 months. Both referred and referrer members must have a valid US taxpayer identification number to receive credit. Bonus is reported as dividends to account and will be reported on IRS form 1099-INT. All taxes due are the responsibility of the recipient.

To receive the rewards; Within the first 90 days of account opening, Youth Accounts will have an Automatic Funds Transfer (AFT) set up from the parent or guardians' account; New member must open an active checking account with direct deposit of \$1,000+ per month and be enrolled in eStatements, eNotices and eAlerts; an active credit card consists of 10 purchases; Auto/Rec Vehicle loans will need to be over \$10,000 and make their first payment. Indirect loans do not qualify.

One new member offer per product type per social security number. The offer applies to consumer accounts only. Program may be modified or cancelled at any time without notice. By participating in the refer-a-friend program, both parties are making it known to each other that they are account holders at NCACU who participate in the above noted service programs.

Available for a limited time only. Limited time offer, program subject to change without notice. See credit union for details.



2665 S. Reserve Rd
P.O. Box 817
Houghton Lake, MI 48629
(989) 910-5135
contactus@ncacu.org