



Refer a Friend

MEMBERSHIP GROWTH PROGRAM

Offered by Great Erie to promote growth and reward our members for expanding our membership.

How the Program Works

For Current Member Referrers:

1. Eligibility: You must be an active account holder with Great Erie FCU. All your accounts must be in good standing.
2. Referring a Friend: Share your phone number and/or email address with the friend or family member you are referring, so we can identify and reward you for your referral.
3. Referral Bonus: For each qualified referral, you will receive a \$100 referral bonus as a "bonus dividend" deposited into your Great Erie savings account once your referred friend/family becomes a member of the credit union.
4. Referral Limit: You can refer up to 10 members per calendar year.

For New Friends Referred:

1. Account Opening: Open a checking account with a direct deposit at Great Erie FCU to receive a \$100 bonus as the new friend referred after the direct deposit is established for a minimum of 30 days.
2. Auto Loan Bonus: If you open an auto loan at Great Erie FCU, you'll receive a \$50 bonus. The \$50 bonus will be deposited after your 1st loan payment/installment is completed.
3. Bonus Deposits: Both bonuses will be credited as "bonus dividends" into your Great Erie savings account.
4. Terms: By claiming your offer, you agree to receive emails related to the Refer a Friend Program and accept the Terms & Conditions. Please note that you can only claim one referral offer from one current Great Erie member.

Conditions for Bonus Rewards:

- When bonuses are paid, both the referring member and the new member must have accounts with balances above zero and the accounts must be in good standing within the last 3 months.
- All applicable loan payments must be current, and all accounts must comply with our terms and conditions.
- If you're unsure whether your email is current, please contact us at 716-662-1311 or visit a branch to update your information.
- Great Erie FCU reserves the right to correct any discrepancies in the referral information for accurate reward distribution.

Important Considerations:

- Tax Information: Bonus dividends may be taxable. Please consult your tax advisor for guidance regarding the tax implications of your rewards.
- Duplicate Referrals: If multiple members refer the same individual, only the first member listed on the referral form will receive the reward. Additional rewards cannot be claimed by either party if one has already claimed a referral offer.
- New Member Definition: A new member is anyone who has not held an account with Great Erie FCU for the past 12 months and does not represent a business entity. Each referred party must be at least 18 years old. Prior members cannot assert they were referred if they joined before this promotion.

Eligibility for Referred New Members:

To claim the Referral Program offer, new members must meet all eligibility requirements, including:

- Opening and maintaining an Owner Voting Share with a \$5 deposit.
- Presenting the Member Referral Form during the initial account opening.
- New member "bonuses" will be deposited into their accounts once the criteria have been met:
\$100 bonus for opening a checking account w/Direct Deposit with a minimum of a 30-day cycle.
\$50 bonus for opening an auto loan will be deposited after the 1st loan payment/installment is completed.

Additional Notes:

Great Erie FCU employees, officers, directors, and their families can refer or be referred but are not eligible for rewards. Great Erie FCU reserves the right to terminate this program at any time. We appreciate your participation and look forward to welcoming your friends to Great Erie FCU!

