

# Refer a Friend

Tell a Friend about  
Our Checking.

Earn up to \$40 each.



## It's too Good to Keep a Secret

Recommend our checking to a friend. When your friend opens a checking account at Orange County's Credit Union, you and your friend will each be rewarded with \$20. The rewards continue when your friend signs up for additional services. You'll each earn \$5 when your friend chooses e-Statements, Bill Payment, Savings, or Direct Deposit.

Checking	\$20
e-Statements	\$5
Bill Payment	\$5
Savings	\$5
Direct Deposit	\$5
Up to a Total of	<b>\$40 Each</b>

## Lifetime Membership Too!

Lifetime Membership in Orange County's Credit Union is just \$10. We'll fully refund your friend's Membership fee with this special Refer a Friend offer.

## Benefits of Our Checking

1. Many ways to qualify for free or low-fee checking
2. FREE Debit MasterCard®
3. FREE Online Bill Payment\*
4. FREE e-Statements (optional)
5. Thousands of No-Fee ATMs

## 28,000 No-Fee ATMs

Never pay a fee for an ATM. Through a powerful credit union network of ATMs, we offer 28,000 ATMs nationwide with 2,800 in Southern California. That's even more than the big banks have!

*See back page for details.*

## Get Going!

Fill out the referral form and give it to your friend. It's a very rewarding experience!

## Checking Referral Form

Referrer (Existing Member)

My Name: \_\_\_\_\_ \*

My Address: \_\_\_\_\_ \*

\_\_\_\_\_ \*

My Daytime Phone #: \_\_\_\_\_ \*

\*Required, so we can locate you to pay your referral bonus.

I'd like to refer:

My Friend's Name: \_\_\_\_\_

(Friend – bring this form to any branch of Orange County's Credit Union.)

# Refer a Friend

## Membership

Membership in Orange County's Credit Union is available to anyone who lives or works in Orange or Riverside Counties or the neighboring communities of Long Beach, Lakewood, Cerritos, or Signal Hill. The Lifetime Membership fee of \$10 will be fully refunded with this offer.

## Referral Bonuses

The same bonus will be paid to the referrer (existing Member) and referee (new Member). The "referrer" bonus is available to Members of Orange County's Credit Union who have checking accounts. The "referee" bonus is available to persons who have not been a signer on an Orange County's Credit Union checking account at anytime over the past 12 months. Referrer and referee bonuses typically paid within 60 days, but payment may take up to 90 days.

Referral form must be presented at time new checking account is opened. Form must be completely filled out so we have adequate information to pay out the cash reward to the friend who made the referral. Referrer and referee bonuses will be paid by direct deposit to respective checking accounts. Look for the notation "Refer a Friend" on your statement. Bonuses paid represent dividends immediately deposited into your account and may be reported to the IRS. Any applicable taxes are the responsibility of the recipient. \$5 bonuses for direct deposit may be reversed if direct deposit not initiated within 60 days. The referee's new checking account must remain open for 90 days or referral bonuses may be reversed.

Offers do apply to Business Checking (excluding \$5 Direct Deposit bonuses) and Pacific Checking for youth/students.

Offer not available in conjunction with other offers.

Associates of Orange County's Credit Union are not eligible for the referrer or referee bonuses.

All accounts are subject to normal approval standards. Ask about minimum opening deposits on checking accounts. Money Market accounts are considered savings accounts.

\*If Online Bill Payment is not used at least once in a 90-day period, a \$4.95 per month fee applies.

Limited-time offer.

---

## Branch Locations

Anaheim - 2390 E. Orangewood Ave.

Fountain Valley - 18287 Brookhurst St.

Fullerton - 1469 S. Harbor Blvd.

Irvine - 3825 Alton Pkwy.

Lake Forest - 23778 Mercury Rd.

Long Beach - 1802 Ximeno Ave.

Mission Viejo - 28221 Marguerite Pkwy.

Norco - 1100 Hamner Ave.

Santa Ana - 856 N. Ross St.

Santa Ana - 1721 E. St. Andrew Pl.

Yorba Linda - 17504 Yorba Linda Blvd.

P.O. Box 11777, Santa Ana, CA 92711-1777 (888) 354-6228

[www.orangecountyscu.org](http://www.orangecountyscu.org)

