

Here's What the New Member Needs to Do:

1. Be referred by a parent or guardian (who is a member).
2. If under 18, parent or guardian must be member and be joint on the accounts.
3. Once referred, they would need to open or enroll for the following product/services within 60 days:
 - a. Membership Savings Account
 - b. Checking Account
 - c. AHCU *digital* Mobile App
 - d. e-Statements
4. Use "Support Our Youth" from "How Did You Hear About Us?" dropdown or provide completed Refer-a-Friend form when opening in branch.

Existing Member (Referrer)

Print Names Clearly

New Member (Referred)

*AHCU Support Our Youth : The person being referred (referee) will earn a \$100 Support Our Youth Referral Bonus when they are referred to Anoka Hennepin Credit Union (AHCU) by a parent or guardian, become a member and complete the offer requirements within 60 days after establishing membership. To make a referral, the referring person must be the parent or guardian of referee and submit a completed "Support Our Youth" form or reference "Support Our Youth" in "How did you hear about us?" if applying online. Referral must be made prior to the new member opening the account. Referral bonus is only eligible to those who have never had a membership at AHCU. Referral must be presented at account opening prior to 4/30/22. Referred members must qualify for membership and must open a \$5 Share Savings account and an Everyday Checking with a minimum of \$25 opening deposit. Referred person must be within the ages of 13 – 24 and person referring be joint owner on all accounts. No minimum balance is required for Everyday Checking. Membership is subject to credit approval. To earn a \$100 Referral Bonus, the referred person must complete the following requirements within 60 days after establishing membership: open a new AHCU Everyday Checking Account, enroll in eStatements, download the AHCU *digital* mobile app and use the app at least once. Account must be active and in good standing 60 days after account opening to receive the referral bonus. Members 18 years of age and over must have the legal capacity to enter into an individual account agreement. If a member is under age 18, the account must be joint with a parent or legal guardian. Referred member must open a new primary Everyday Checking Account and cannot be added to an existing account. Offer cannot be combined with other offers and is subject to change or termination at any time without notice. Message and data rates may apply. Employees are ineligible for this offer. Offer not valid on business accounts—no maximum referral bonuses per member per year. The referrer must be a current AHCU member in good standing to receive the referral bonus. If the referrer is not a member, no referral bonuses will be deposited for either party. AHCU, in their sole discretion, reserves the right to refuse payment of the bonus. Allow up to 7 business days after completing all requirements of this offer for a referral bonus to be deposited into your Share Savings Account. Each Referral Bonus amount may be reported to the IRS, state, and local tax authorities if required by applicable law. The recipient is responsible for any federal, state, and/or local taxes on reward items. Offer valid through 4/30/22. Federally Insured by NCUA.

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