

## Here's What the New Member Needs to Do:

1. Open a membership share account with a \$5 opening deposit.
2. Open a checking account with a \$25 opening deposit.
3. Provide the completed Refer-A-Friend form when opening the new membership or select "Refer a Friend" from the "How Did You Hear About Us?" dropdown, if applying online.
4. Sign up for eStatements.
5. Download the AHCUDigital mobile app and use it at least once.
6. Order a debit card and use with their new checking account.

### Print Names Clearly

#### Existing Member (Referrer)

#### New Member (Referred)

\*\*AHCU Refer-A-Friend: The person making the referral (referrer) will earn a \$100 Refer-A-Friend Referral Bonus for each individual referred to Anoka Hennepin Credit Union (AHCU) who becomes a member and completes the offer requirements within 60 days after establishing membership. To make a referral, the referred person must submit a completed Refer-A-Friend form or reference "Refer-A-Friend" 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 2/28/22. 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. 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 AHCUDigital mobile app and use the app at least once, and order an AHCU debit card and use with their new checking account. 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 2/28/22.

