

Earn extra cash with our Refer-A-Friend Program



Refer your friends to Desert Financial so they can enjoy all the benefits of membership – including \$100 for each of you after they become a new member of Desert Financial, open a qualified free checking account and meet the following requirements within 90 days:¹

- **Receive at least one direct deposit into the new checking account.**
- **Have a minimum of 30 transactions post to the new checking account.**

You'll each get your \$100 cash bonus once all the requirements have been met. The more friends you refer, the more money you earn!

Learn more at DesertFinancial.com/Friend

Instructions

Complete the form with your information. Give it to your friend and have your friend bring it to a branch when they open their new account.

Referred by:

Address:

City:

State:

ZIP:

Phone:

Email:

***Offer Requirements:** New Member ("Friend") must open accounts online through the promotional link in the referral email sent by the Referring Member, by mentioning the offer at account opening by phone, or by presenting a completed Refer A Friend Referral Form at account opening in a branch to be eligible. Membership eligibility required. The Referring Member and Friend may not begin credit union membership on the same day.

New Member: Must open a Membership Savings with a \$25 minimum balance requirement and a Free Checking or Desert Connect checking account and, within 90 calendar days of opening, have at least 30 posted transactions in the new checking account and receive a qualifying direct deposit, as determined by DFCU. New Member must be 18 years of age or older and have a valid U.S. Taxpayer Identification Number or Social Security Number. **Referring Member:** Must be at least 18 at the time of referral and be the primary owner of an open and active Membership Savings opened prior to the New Member's account opening date. Existing primary account owners, primary account owners who have closed their membership within the past 12 months, existing joint account owners on an open checking or savings share, and employees of DFCU (including subsidiaries, affiliates, or agencies) and their immediate family members (spouse, parents, siblings, children, grandparents, or grandchildren) are ineligible.

Bonus Payment: To receive the bonus, New Member accounts must be open and may not be delinquent more than 30 calendar days at the time the bonus is paid. If qualifications are met, bonuses will be deposited no later than 10 business days in the month following the end of the 90 day qualification period into the New Member's qualifying checking account and the Referring Member's Membership Savings. Bonus is subject to applicable taxes, is the member's responsibility, and will be reported on IRS Form 1099 INT. Offer may not be combined with other account opening offers and is subject to change without notice.