



# **THE SECRET IS OUT! THIS IS AN EXCLUSIVE INVITATION TO JOIN VACATIONLAND FEDERAL CREDIT UNION!**

**PLEASE PRESENT THIS CARD WHEN YOU APPLY FOR MEMBERSHIP AT ANY  
VLFCU BRANCH AND TELL US WHO REFERRED YOU!**

Access the many benefits of credit union membership including:

- Mobile Banking and the VLFCU App
- Mortgages & HELOC's
- Auto, boat, motorcycle & motorhome loans
- VLFCU Visa® Credit Cards
- Share and Checking Accounts
- Notary Service

And most importantly the friendly, caring, and knowledgeable staff waiting to serve you!

**CALL OR MAKE AN APPOINTMENT TO LEARN MORE ABOUT MEMBERSHIP!**

**SANDUSKY**  
2911 Hayes Ave.  
Sandusky, OH 44870  
T: 419.625.9025

**SANDUSKY**  
2409 E. Perkins Ave.  
Sandusky, OH 44870  
T: 419.625.9025

**HURON**  
2402 University Dr.  
Huron, OH 44839  
T: 419.433.3229

**NORWALK**  
295 Milan Ave., Ste. C  
Norwalk, OH 44857  
T: 419.668.6346

**VERMILION**  
1607 State Road, Suite 11  
Vermilion, OH 44089  
T: 440.967.5155



**VLFCU.ORG • 800.691.9299**

# VLFCU REFER A FRIEND PROGRAM

## OFFICIAL RULES:

- 1. Eligibility:** The Refer a Friend program is open to all VacationLand Federal Credit Union individual members who are legal permanent residents of Ohio, and 18 years of age or older. Employees and officials of VLFCU and their immediate families are not eligible to participate in this program.
- 2. How to Refer A Friend:** Give the invitation card to an individual (18 years of age or older) who doesn't currently have a relationship with VLFCU and encourage them to open an account. This invitation card can be found both in the Credit Union branches and online at [www.vlfcu.org/refer](http://www.vlfcu.org/refer)
- 3. Reward:** For any eligible individual that was referred to the Credit Union that comes in and opens an account with at least a savings and a checking OR a savings and a loan product, that stays open for a minimum of thirty (30) days, the referring party will receive a \$25.00 dividend.
- 4. Limitations:** Both the referring and the referred party must be members in good standing at the time that the reward is paid.
- 5. Privacy:** Please note that we cannot tell you if a new member has included you as a referral or whether an account has been opened. However, the crediting of the \$25.00 to the referring parties account will imply that an account has been opened for the new member.
- 6. Disclosures:** All new accounts are subject to membership eligibility including a minimum deposit of \$25.00 in a Share/Savings account. Account must be opened 30 days for the referring party to be eligible for the \$25.00 reward. Reward will be credited within 45 days of account opening. Limit four rewards in a 12-month period per member. The bonus is considered a dividend and will be reported on IRS Form 1099-INT. This offer is subject to cancellation or change without notice.



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## FOR OFFICE USE ONLY TO BE COMPLETED BY VLFCU EMPLOYEE:

Name of Existing Member: \_\_\_\_\_

Name of New Member: \_\_\_\_\_

Account # of New Member: \_\_\_\_\_

Date of New Member's Account Opening: \_\_\_\_\_ Loan \_\_\_\_\_ OR Checking \_\_\_\_\_

Employee's Name: \_\_\_\_\_