## Member Referral Just Got a Lot More Fun! Earn Extra With Every Referral Both of You Can Earn up to \$150!\*

\$50 Checking with Direct Deposit at least \$1,000/month

\$50 Savings or Certificate a minimum of \$500 for two consecutive months

\$50
Personal or Auto Loan
a minimum loan balance of \$5,000

When you refer someone to the Credit Union, they get to enjoy all the amazing benefits of membership—low loan rates, higher savings earnings, and personable service.

There's no limit to how many referrals you can make, or how much cash you can earn!

\*Offer is for a limited time. Referring member must be at least 18 years of age and a current active member in good standing. Referral must be mentioned at the time the new member opens the account. Direct deposit must be new to PPCU and a minimum of \$1,000 per month. Savings or Share Certificate balance must remain at least \$500 for two consecutive months to qualify for offer. Minimum opening deposits are \$5 for Savings, \$25 for Checking, and \$500 for Share Certificates. Savings accounts require an average daily balance of \$100 or more to earn 0.10% Annual Percentage Yield (APY). Rate is effective as of January 1, 2025. Amount of new personal or auto loan must be at least \$5,000 with no prepayments for 60 days. All loans are subject to credit approval. Former members qualify as new members six months after an account is closed. Bonuses will be posted to primary savings accounts within 30 days of all offer requirements being met. Membership qualifications apply. Referral Program is subject to change without prior notice. Please visit our lobby or pikespeakcu.com for current loan interest rates and full Referral Program details. Insured by NCUA.



## Referral Program Rules Effective January 1, 2025

Pikes Peak Credit Union has an active Member Referral Program. Members are encouraged to refer their friends, family members, and co-workers to open a new account at Pikes Peak Credit Union.

**Referral Program:** Both the Referring Member and Referred Member will receive a referral bonus up to \$150, subject to the following:

- 1. Membership qualifications apply.
- 2. Offer is for a limited time only and is subject to change at any time.
- 3. Referral must be mentioned at the time the account is opened.
- 4. Referring member must be at least 18 years of age and a current active member in good standing.
- 5. Eligible services include:
  - a. Savings/Certificate account \$50 Bonus
  - b. Checking account with direct deposit \$50 Bonus
  - c. Personal or auto loan \$50 Bonus
- 6. Bonuses are paid based on each service individually. All services listed above are not required for participation in the Member Referral Program.
- 7. A share Savings account with a minimum share of \$5 is required for credit union membership regardless of the services elected for the Member Referral Program.
- 8. The Referred Member must not have been a member of Pikes Peak Credit Union in the last six months.
- 9. There is no limit to the number of referrals a member can make.
- 10. Employees, officials, and their immediate family members are not eligible for the Member Referral Program.

**\$50 Checking with Direct Deposit Bonus:** Both the Referring Member and the Referred Member will receive a \$50 bonus subject to the following: Eligible Referred Member must open a Checking account within 10 days of joining the credit union and receive an ACH Direct Deposit amounting to a minimum of \$1,000 per calendar month into the Checking account no later than 60 days after joining the credit union before bonus is paid. The direct deposit must be new to the credit union. Both the Referred Member and Referring Member must have an active primary Savings account at the time of the bonus payout; bonus will be posted to the primary Savings account within 30 days of offer requirements being met.

**\$50 Savings/Certificate Bonus:** Both the Referring Member and Referred Member will receive a \$50 bonus subject to the following: Eligible Referred Member must open a qualified Savings/Certificate account with a minimum deposit of \$500 in new money to the credit union within 10 days of joining the credit union. At least \$500 must stay in the Savings/Certificate account for 2 consecutive months before bonus is paid. Both the Referred Member and Referring Member must have an active primary Savings account at the time of the bonus payout; bonus will be posted to the primary Savings account within 30 days of offer requirements being met.

**\$50 Personal or Auto Loan Bonus:** Both the Referring Member and the Referred Member will receive a \$50 bonus subject to the following: Eligible New Member must open a qualified Personal or Auto Loan with a minimum loan balance of \$5,000 within 10 days of joining the credit union. The loan must have no prepayments for 60 days before bonus is paid. All loans are subject to credit approval. Both the Referred Member and the Referring Member must have an active primary Savings account at the time of the bonus payout; bonus will be posted to the primary Savings account within 30 days of offer requirements being met.

**Opening Deposit Requirements:** Pikes Peak Credit Union has the following minimum opening deposit requirements, regardless of Member Referral Program participation: \$5 for Savings, \$25 for Checking, \$500 for Regular and IRA Certificates, and \$2,500 for Money Market.