



Hi Jane,

I bank at USF Federal Credit Union and they have this excellent program where any new member I refer will be given \$25.*

If you're like me, you're always looking for the best deal in town. When it comes to banking, joining USF FCU is the best. You'll enjoy lower account fees, better loan rates, higher return on savings and friendly service. And you may also conduct business at one of more than 5,600 shared branches throughout the country.

It pays to have friends like me!

List my name when submitting your membership application for an account at USF FCU, and 60 days after opening your account, you will be credited \$25!

How to receive your \$25:

1. Open your account online at usffcu.com/join. Include the promotion code **FRIEND** under the "Additional Questions" section on the fifth page (step five) of your application.
2. Enter my information as the referring member, as listed below:

- **John Smith**
- **jsmith@usffcu.org**

I hope you enjoy the benefits of being a member of USF Federal Credit Union as much as I do! It's a great place to bank.

John

By the way - Once you receive confirmation that your account is open, you can refer eligible friends and family too! If one of your referrals opens an account, you'll both get \$25! To learn more, [click here](#).

*APY on the Primary Savings account as of April 1, 2019 is: 1.00% for the first \$500, 0.15% for the remaining balances.

APY = Annual Percentage Yield. Rate is subject to change. Fees may reduce earnings on the account. Direct deposit must be set-up within 60 days of opening your account and your account must remain in good standing for the first 60 days.