

SPECIAL OFFER! **THROUGH JANUARY 31**

Tell your high school
and college friends
and relatives how
much you love SEFCU!

If they become
members we'll give
them \$50 and
you'll get \$25!*



CURRENT MEMBERS

Fill out the information below and pass it on to a 14 to 18-year-old or college student (regardless of age). To say thanks, we'll give you \$25 when he/she brings it into a branch to open an account. There is no limit to how many people you can refer.

Name: _____

Address: _____

Phone Number: _____

REFERRED STUDENT MEMBERS

Joining is easy! Bring this flyer to any SEFCU branch and we'll deposit \$50 into your new account.*

SEFCU offers:

- **FREE** Checking
- **FREE** smartphone apps and Text Banking, college scholarships...and so much more!

To find the closest SEFCU branch, visit sefcu.com or call 518-452-8183 or 800-727-3328.

*Offer expires January 31, 2014. Valid referrals are for new SEFCU members 14-18 and college attendees, no matter what age. Prospective members must meet membership eligibility requirements. Each time one of your eligible friends or family joins SEFCU, we will deposit \$25 into your account at account opening. There is no limit to the number of people you can refer within the timeframe. The Annual Percentage Yield for a Primary Savings Share is .10%. The minimum balance required to obtain the \$50 bonus is \$1. The \$50 bonus will be deposited into the new member's account at account opening.



Federally insured by NCUA