

# PCM Member Referral

Help PCM grow our family of members. When you refer a **family member** or **work associate** of an established **Select Employee Group (SEG)** to join PCM, you will both **receive \$50** and a lifetime financial partnership with PCMCU!

People Caring More  
**pcm**  
CREDIT UNION

## Refer

a family member or  
SEG coworker to  
PCM Credit Union.

## Receive

\$50 for referring an  
eligible member,  
and your referral will  
receive \$50 too.

## Enjoy

a financial  
partnership with  
PCM that lasts a  
lifetime.

CUT HERE

## PCMCU Member Referral Form

Spread the word, and start someone's PCM Journey today!

\*Member Referral = New Membership + New Checking + Direct Deposit + Debit Card

Referral Name: \_\_\_\_\_

Current Member Name: \_\_\_\_\_

\*Program Disclosure: Current & New member: Must be 18 years of age to participate in the Member Referral Program. New Member: Must establish a Share Savings Account with a \$5 minimum deposit, plus open a new checking account with direct deposit and debit card. All new accounts are subject to standard account membership terms and disclosures and membership approval. Referring and new members must be active within the first 60 days of opening new account and remain a qualifying member to receive incentive in 60 days from the date of new member's account opening. Existing primary members and joint owners opening a new membership do not qualify as a new member; therefore, would not receive \$50 incentive. Former members qualify as a new member if their previous account was closed six months prior to the date of reopen. Newly referred member may qualify and refer eligible family and/or co-workers per requirements. \$50 incentive will be deposited to member's Regular Savings account. PCMCU reserves the right to modify the terms of the Member Referral Program or to withdraw this program completely, without notice. Maximum 3 referral rewards per calendar year; per primary member account. May not be combined with any other offer. Program valid for member personal accounts only; business membership does not qualify. This incentive may be reported to the Internal Revenue Service at year-end. Any applicable taxes resulting from this offer are the responsibility of the recipient. Check with your tax professional on further IRS reporting details. By taking advantage of this referral, members acknowledge and understand that both the new member and referring member may learn that the other has an account with PCM Credit Union, by the nature of the program. Employees, Board of Directors and Volunteers of PCMCU and their immediate families and households are not eligible. If two members refer the same individual only one individual, the one listed on the card, would qualify for \$50 gift. PCM is not responsible for making this determination. Membership eligibility required. Federally insured by NCUA. Some restrictions apply.