



# \$25 Referral Credit Entry

Carolinastelco Federal Credit Union (CTFCU) will reward a \$25 referral credit to a current CTFCU member who refers an eligible person for membership. To qualify to earn the reward, we need to know who referred the new member. Please submit this entry form to register for the \$25 credit.

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New Member's Name

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New Member's Account Number

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New Member's Telephone

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Referring Member's Name

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Referring Member's Telephone

Return this form to your local branch, fax to 704-391-5648, or email to [support@ctelco.org](mailto:support@ctelco.org) with attention to New Member Referral Promotion.

If you mail it in, please return to:  
Carolinastelco Federal Credit Union  
New Member Referral Promotion  
PO Box 668467  
Charlotte, NC 28266-8467

Member referral: For new members that join CTFCU, the referrer is eligible for a \$25 referral credit. The new member must open an account with a minimum \$5 deposit (unless referred through company outreach event). Referral request must be submitted in the first 30 days of the new account opening. To qualify, the referring and new account must both be active and remain in good standing for 90 days after the new member's account is opened. An active CTFCU member is defined as conducting at least six transactions or having an open loan account in good standing during the 90-day period. The incentive will be posted to the referrer's Prime Share Savings account within 10 days after the 90-day period has expired. A CTFCU member is considered in good standing when they meet the following: 1) No negative shares 10 days or longer, 2) No more than 10 days delinquent on any loan, 3) No unpaid charge-offs with CTFCU, 4) Not currently in bankruptcy. Existing primary members and joint owners opening a new membership do not qualify as a new member. Former members qualify as a new member if their previous account was closed at least six months prior to the date of reopen. A member may not engage in fraudulent activity to earn a referral bonus. Existing member and referred member must be at least 18 years or older. The first member to refer an eligible new member will receive the referral credit. Only one \$25 referral credit can be rewarded to a referrer for a single account opened. If a member is able to assist us with arranging a company outreach event with their eligible employer or association, the member may earn rewards, but would not be eligible to earn referral credit for accounts opened during the event. CTFCU may modify the terms of the referral program without prior notice by modifying the referral program rules. CTFCU reserves the right to end this program at any time. Employees, officials, volunteers of the credit union, and their immediate family are not eligible. All services including loans, credit cards, and checking accounts are subject to approval.