

MEMBERSHIP REFERRAL PROGRAM

As a token of our appreciation we are saying “Thank You” with \$50.00 to each member that refers a new member to open a chequing account with River City Credit Union Ltd (RCCU). For each youth account that is referred we will thank our members with \$25.00.

The following items detail the rules and regulations of the program:

- The program is open to all members of RCCU;
- Program is effective October 1, 2010;
- Members will receive \$50.00 for each 18+ new membership chequing account that they refer (“basic chequing”, “power chequing” & “power plus chequing”);
- Referral of “reward chequing accounts” do not qualify for the program;
- Members will receive \$25.00 for each youth account that they refer;
- Referring members do not need to be present when the new account is open;
- A “Membership Referral Form” must be completed by the new member to qualify the referring member;
- Members cannot refer themselves;
- Referring an existing member to a new account service with RCCU does not qualify for the referral program;
- The referral “thank you” will be paid after the new membership account has been open for 6 months. Referring members will receive the funds deposited to their account in the 7th month;
- The referring member must have an open account with RCCU at the time the “thank you” payment is being made. If their account is closed their participation in the program ceases on the date their membership is closed.
- If a joint membership account is referred the referral incentive amount is \$50, the amount does not double;
- There is no limit to the number of individuals a member can refer to RCCU;
- Referred members must meet RCCU bond criteria;
- RCCU staff are not eligible for this program;
- This program may be cancelled at anytime without notice.



*River City
Credit Union Ltd.*