

# REFER FAMILY & FRIENDS

*Bonus!*



*You Belong Here!*



Visit [azcentralcu.org](http://azcentralcu.org) or  
scan the QR code for more details.

# REFER FAMILY & FRIENDS



Introduce the many secure, rewarding & local benefits of being a member with Arizona Central Credit Union.

## GET \$100\* FOR YOUR REFERRAL!

Just have you or your referral fill out this referral coupon.  
It's that easy!

To redeem this online, the new member can open their account on our website, then email the completed coupon to us at: [Member.Services@azcentralcu.org](mailto:Member.Services@azcentralcu.org)

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(602) 264-6421 | (866) 264-6421  
[azcentralcu.org](http://azcentralcu.org)



\*Must be a NEW member with no existing accounts at Arizona Central Credit Union (AZCCU). Existing primary members and joint owners opening a new membership do not qualify. Former members qualify as a new member if their previous account was closed at least 12 months prior to the new open date. Must be an Arizona resident to qualify for promotion. Proof of residency required. To qualify, within 60 days of Account opening the new member must perform the following three (3) requirements: 1. Have a minimum monthly direct deposit\* of \$500, AND 2. Sign up and remain enrolled in eStatements, AND 3. Perform at least fifteen (15) Debit Card transactions totaling a minimum of \$100/month. The new member will receive 50% of the monetary bonus deposited to their Member Share Savings Account once the above (3) requirements have been met and the remaining 50% of the monetary bonus will be deposited following an additional 5 consecutive months of meeting these (3) requirements. Bonuses will be awarded in the following tiers: \$500 minimum monthly Direct Deposit = \$250 one-time bonus to new member; \$1,000 minimum monthly Direct Deposit = \$500 one-time bonus to new member. APY on checking accounts range from 0% to 0.10% APY based on product type and may vary. Minimum to earn APY is \$1.00. Fees may reduce earnings. Bonus is considered interest and will be reported on IRS Form 1099-INT. Cannot be combined with any other offers. Offer valid for new accounts opened by 12/31/2025. Employees, officers and directors of AZCCU are not eligible. If the account is closed prior to receiving the balance of the bonus, the initial bonus amount will be withdrawn from the account prior to closing. Referring member will receive a \$100 one-time referral bonus at time of new members first payment of their monetary bonus. Offer must be mentioned at the time of account opening to be eligible. Terms and conditions subject to change without notice. Federally insured by NCUA. \*Direct Deposit is defined as a recurring deposit of regular income to members AZCCU Checking or Savings account, including payroll, pension, or government benefit payments (e.g., Social Security), made by the account holder's employer, payroll/benefits provider or government agency ("Direct Deposit") via the Automated Clearing House ("ACH") Network. Deposits that are not from an employer or government agency, including but not limited to check deposits, peer-to-peer transfers (e.g., transfers from PayPal, Venmo, etc.), merchant transactions (e.g., transactions from PayPal, Stripe, Square, etc.), and bank ACH funds transfers and wire transfers from external accounts, or are non-recurring in nature (e.g. IRS tax refunds), do not constitute Direct Deposit activity. AZCCU shall, in its sole discretion, assess each account holder's Direct Deposit activity to determine eligibility and may require additional documentation to complete this verification.



## I WANT TO JOIN



name \_\_\_\_\_

address \_\_\_\_\_

city \_\_\_\_\_ state \_\_\_\_\_ zip \_\_\_\_\_

phone \_\_\_\_\_

email \_\_\_\_\_

## I WAS REFERRED BY

friend's name \_\_\_\_\_

phone \_\_\_\_\_

### Family & Friends Bonus

# JOIN US & BE REWARDED!

NEW MEMBER CAN  
RECEIVE UP TO  
**\$500\***