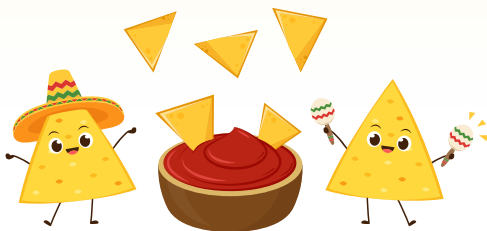


# REWARD YOUR FRIEND-CHIP!

***REFER YOUR FRIENDS  
AND FAMILY AND  
GET UP TO  
\$50!\****



If they open a Savings Account:  
you BOTH receive \$25!\*



If they open a Checking Account:  
you BOTH receive \$25!\*

**Let your friends and family know that when they open an FNCU account, they just need to mention your name!**



\*To qualify for membership and to open a checking account, you must meet eligibility requirements and account opening qualifications. New memberships only. Membership requires a share savings account with a minimum opening deposit of \$5. To open a checking account, you must have a share savings account. **The new member** will receive a \$25 bonus for opening a share savings account and a \$25 bonus for opening a checking account. Bonuses to be credited to his/her share savings account upon 60 days of active account status. An active account is defined as an account that receives at least one direct deposit/payroll deduction into the savings or checking account with a minimum deposit of \$50 per month, in addition to the minimum opening deposit of \$5 during the first 60 days of savings account opening. Savvy Saver Savings Accounts require a minimum direct deposit/payroll deduction of \$5 per pay period. Share Savings or checking accounts with a \$0 balance, overdrawn or closed before 60 days are not eligible to receive any bonuses. Offers do not apply to second or multiple checking accounts. Classic Checking requires a parent or guardian as a signer until age 18.

**The referring member** will receive a \$25 reward upon the new member's savings account opening and a \$25 reward upon the new member's checking account opening. The checking account must be opened at the same time as the savings account to earn the reward. Rewards to be credited to referring member's share savings account. There is no limit to the number of friends or family members that you can refer. The value of reward will be reported to the IRS and the recipient is responsible for any federal, state or local taxes on this offer. Minimum balance to earn the Annual Percentage Rate (APY): Share Savings – \$100 (.05% APY); Secure Checking – \$1,000 (.05% APY); Premier Checking – \$2,500 (.75% APY); Select Checking – \$100 (.10% APY); Classic Checking does not earn dividends. The rate may change after the account is opened. The APY is accurate as of 1/1/2025. You must maintain the stated minimum average daily balance to obtain the disclosed APY. Fees could reduce the earnings on the account. **Cannot be combined with any other offer.** Offer may change or be discontinued at any time without prior notice. Membership and all products and services are subject to applicable member agreements, terms and conditions. **Valid through 12/31/2025.**



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**Federally insured by NCUA.**

1/2025