



LOAN REFERRAL PROGRAM FORM

REFERRED BY: _____

PHONE NUMBER: _____

CALL 309-697-1447 TO SET UP AN APPOINTMENT WITH A LOAN OFFICER

(DETACH HERE)

Redbrand Credit Union Loan Referral Program Guidelines

- By participating in this referral program, you are acknowledging that you agree to be bound by these terms and conditions. In addition, you are authorizing Redbrand Credit Union to utilize your name, as the referring member, in any and all correspondence sent to the referred individual. You must be a member in good standing to be eligible to participate in this program.
- \$50.00 will be deposited to the above named member's savings account after the referred member has taken out a loan of \$2500 or more and the loan has remained open for a minimum of 90 days.
- \$20.00 will be deposited to the savings account of the referred member after a loan of \$2500 or more and the loan has remained open for a minimum of 90 days.
- The deposited funds will be reported as a dividend (interest income on a 1099-INT). The determination of any applicable tax liability shall be the recipient's sole responsibility.
- Referred members may not reside in your household.
- The prospective member must present this original form when applying for a loan and must comply with requirements for a new loan, which Redbrand Credit Union reserves the right to change at any time. Facsimile or other copies will not be accepted.
- A member may not engage in fraudulent activity to earn a reward. If a member has engaged in fraudulent activity, we reserve the right to recover any reward payments from the referring member's account and the account may be closed at our discretion.
- The offer cannot be combined with any other special offers/gifts.
- Redbrand Credit Union may modify the terms of the program without prior notice.
- The maximum number of referrals per member is limited to 5 a year for a total of \$250.