



## Celebrate Our 70th with \$70 Each!\*

### **A friend has referred you to IU Credit Union!**

**Bring this coupon with you when you open your account and both  
of you can earn \$70\* when qualifying requirements are met.**

#### REFERRED BY:

Name:

Address:

Daytime Phone:

#### NEW ACCOUNT INFORMATION:

Name:

Address:

Daytime Phone:

#### IUCU Representative Use Only:

Date of account opening:

Teller #:

New Account #:

Referring Account #:

#### Back Office Use Only:

First Direct Deposit Date:

Amount:

Recurring Direct Deposit Date:

Date Bonus and Incentive Paid:



**\*Refer-a-Friend 70th Anniversary Promotion Official Terms and Conditions:** To join IU Credit Union, you must be an individual or entity qualifying within the Credit Union's field of membership. A \$5.00 ownership share is required in a Membership Savings account. This account must be established in order to open any additional products or services. The \$5.00 ownership share will not be accessible for withdrawals or overdraft transfer, but will continue to earn dividends.

In celebration of IU Credit Union's 70th Anniversary, eligible members may participate in the Refer-a-Friend promotion. The referring member ("Referrer") will receive a \$70 referral incentive, and the new member ("Referee") will receive a \$70 bonus when all promotion requirements are satisfied.

The Referrer must be an IU Credit Union member 18 or older and not an employee of IU Credit Union. The Referee must be 18 or older and a new IU Credit Union member, defined as an individual who has not held an IU Credit Union membership within the preceding 12 months, and must open a new household membership. Household is defined as individuals sharing the same primary address. The Referee must open a Membership Savings account and any eligible IU Credit Union checking account.

The Referee must establish a qualifying recurring Direct Deposit into the checking account. A qualifying Direct Deposit is defined as at least one recurring Direct Deposit of \$300 or more that posts to the account within 60 days of account opening. Qualifying Direct Deposit includes payroll, government benefits, or other recurring ACH deposits from an employer or benefit provider. Transfers from another personal account, peer-to-peer payments, mobile deposits, or internal transfers do not qualify as Direct Deposit.

The Referee must bring a printed Refer-A-Friend form, available from [www.iucu.org](http://www.iucu.org), and the Referrer must be identified at the time the Referee opens the account.

\$70 will be deposited into the Referee's and Referrer's IU Credit Union accounts after all promotional qualifications, including the qualifying Direct Deposit requirement, are met. Bonuses and incentives are considered dividends and will be reported on IRS Form 1099-INT. Referrer incentives are limited to \$350 per member account during the promotional period. Limit one bonus per new household membership. The Referee's account must remain open for at least 90 days after account opening. If the Referee's account is closed within 90 days, an early closure fee may apply, and the promotional bonus and incentive may be forfeited or reversed. The Referrer must have an open account when the referral incentive is paid.

Promotion may not be combined with other new-member or referral offers unless expressly stated. Promotional period is February 16, 2026, through December 31, 2026. Eligible accounts must be opened by December 31, 2026. Referees will have up to 60 days from account opening to complete all promotional requirements. Bonus payout may occur after the promotional period ends. IU Credit Union reserves the right to modify or terminate this promotion at any time, subject to applicable law, including honoring bonuses and incentives for members who meet all promotional requirements prior to any modification or termination. All accounts are subject to IU Credit Union membership eligibility, approval, and applicable disclosures.

**IU Credit Union**

[iucu.org](http://iucu.org)