






The SAFE BFF (Banking Friends Forever) Program

Get \$50 for yourself and another \$50 for a friend when they open a new checking account with SAFE Federal Credit Union. We call it the SAFE BFF (Banking Friends Forever) Program, and it's a great way to help your friends enjoy the perks of being a SAFE member — that, and you get \$50 for basically filling out a ten-second form.

NEED TO GIVE YOUR FRIEND A GOOD REASON TO TRY CHECKING WITH SAFE? TRY FIVE.

 <p>\$50 BFF bonus incentive</p>	 <p>Branches all over the Midlands</p>	 <p>Online + mobile banking 24/7</p>
 <p>No monthly maintenance fee</p>	 <p>No minimum balance required</p>	

IMPORTANT INFORMATION ABOUT SAFE FEDERAL CREDIT UNION'S BANKING FRIENDS FOREVER PROGRAM

Referral must be from a SAFE Federal Credit Union checking member only. Not valid on business accounts. Referral coupon must be presented at the time of account opening. Referral must be a new personal checking account to the credit union age 18 or older.

BONUS ELIGIBILITY

To qualify for the \$50 bonus, the referred member must first open any SAFE checking account (\$25 min. opening balance). Then, within 60 days after opening the account:

1. Make at least 25 debit card purchases,
2. Receive at least one direct deposit to the account.
3. Opt-in for e-statements.

If the conditions are met within the first 60 days after the account is opened and the account is current (no negative balances), both the new checking member and referring member will receive a \$50 bonus incentive posted to their primary share account. The value of the bonus will be reported as interest earned as required by law and is subject to 1099 tax reporting. This offer is available on first-time checking accounts only.

Information provided by referring member must match current Credit Union records. If we are unable to locate the referring member, neither account will receive the \$50 deposit. Employees of SAFE Federal Credit Union are not eligible to participate as a referrer. The referred member cannot be valid on any second or new joint checking account of a current member. Individuals who are a signer on a SAFE Federal Credit Union checking account that was closed within the last 90 days also are ineligible.

How the SAFE BFF (Banking Friends Forever) Program Works

Here's what YOU need to do:

1. Fill-out the information on the BFF Referral Card below.
2. Tear off the card, and give it to your friend.
3. Remind them to submit this card when they open their new SAFE checking account (at any SAFE branch or online at www.safefed.org).

Here's what YOUR BFF needs to do:

1. Get the completed BFF Referral Card from you.
2. Open a new SAFE checking account with a \$25 minimum opening balance (at any SAFE branch or online at www.safefed.org).
3. Complete three easy steps within 60 days of opening the account.*
 - Make 25 or more debit card purchases. No sweat, right?
 - Receive at least one direct deposit to the account.
 - Enroll in e-statements. Doesn't get much easier than that.

Once all three transaction activities have been met, SAFE Federal Credit Union will deposit \$50 in both of your accounts. Because that's what BFFs do.

** Full eligibility rules on opposite page.*

TO BE FILLED OUT BY REFERRING MEMBER

REFERRING MEMBER'S NAME

REFERRING MEMBER'S EMAIL

TELEPHONE

REFERRING MEMBER'S ADDRESS

CITY

STATE

ZIP