

# REFER A FRIEND

YOU BOTH GET A  
**FREE**  
SWEATSHIRT!



From now until March 31<sup>st</sup>, refer a partner or immediate family member to Stewart's FCU and once their Savings and Checking has been active for 60 days, you will both receive a Stewart's FCU sweatshirt!

(only one referral per member)

CHECK US OUT ONLINE!



Phone: 518-581-1201 x3900 • Fax: 518-581-7076

Website: [www.stewartscu.com](http://www.stewartscu.com) • Email: [memberservice@stewartscu.com](mailto:memberservice@stewartscu.com)





## **REFER A FRIEND PROMOTION**

Here's How the Program Works:

Timeline of the Promotion: 2/1 – 3/31/2024

### **CURRENT Member Referrers:**

Must be a current member with Stewart's FCU.

All Stewart's FCU accounts held by the referrer must be active and in good standing.

Referring Member can only receive one bonus (sweatshirt) but if they refer more than one member each member will receive a sweatshirt.

They will receive the sweatshirt via mail or shop delivery after the referred members account has been open and has had an active direct deposit for 60 days.

### **NEW Member Referred:**

Referred Member will receive the sweatshirt via mail or shop delivery after their account has been open and has had an active direct deposit for 60 days. All new accounts must be in compliance with terms, conditions, and governing requirements.

If multiple members refer the same person, we will only reward the one existing member identified by referred member and then noted on Stewart's FCU referral list. Additional rewards cannot be redeemed by either party for referring someone who has already claimed a referral offer from someone else.

To receive your reward, you must complete the form sent in your new member packet. And return it to the credit union in the enclosed postage paid envelope. The form requires; new member name and sweatshirt size, current member name sweatshirt size and current members phone number.

Eligibility requirements for reward to referring member: New members must comply with eligibility requirements: Stewart's Shops Partners & Retirees, and Stewart's Processing Corp. Dairy Producers and Stewart's Federal Credit Union encourages you to share the benefits of the credit union with your family. Immediate family members may enjoy the same membership services the credit union provides to you. Membership eligibility is as follows:

Membership eligibility is extended to individuals who are members of "an immediate family or household" of a credit union member. "Immediate family" is defined as spouse, child, sibling, parent, grandparent or grandchild. For purposes of this definition, immediate family member includes

stepparents, stepchildren, stepsiblings, and adoptive relationships. Household” is defined as persons living in the same residence maintaining a single household.

A new member, for the purposes of this program, is defined as anyone who has not been a member of Stewart’s FCU in the past 12 months and is not a business entity. Business membership referrals are not eligible for this program.

This promotion cannot be combined with another current promotion.

Any party who became a member of Stewart’s Federal Credit Union before this promotion will not assert that he or she was previously referred. Neither a referring member nor a new member will receive a reward for a referral made prior to this promotion or for a referral submitted after account opening.

Stewart’s FCU Staff, may refer but are not eligible to receive awards.