**ARC Membership**

As a member of ARC Federal Credit Union, you have access to many great products and services. Our member owned “full-service” financial institution gives you lower loan rates, higher dividend rates, and many free services. We offer many of the same services as major banks including credit and debit cards, free online banking and bill pay, a mobile app for Android and iOS, business accounts and business loans, Visa gift cards, scholarships, and financial education, just to name a few!

Becoming a member is easier than ever with our ever-growing field of membership. That means more ways to qualify for an account!

**Spread the Word**

ARC welcomes you to refer someone you know... a friend, family member, neighbor, co-worker to join our membership. If someone you refer joins ARC, you'll both receive a $25 cash reward.*

**Act Now**

This offer ends April 30, 2019. Ask your friends today so they can begin using the many benefits of ARC Federal Credit Union, including this $25 cash reward.

---

**referrals are easy...**

- friend
- parishioner
- neighbor
- family member
- co-worker

$25

For You

$25

For Them

---

* Referee must not be a current member of ARC, new checking account must remain open and in good standing for at least 90 days, and the first direct deposit must have posted or member has opened an ARC loan product, with a minimum loan amount of $1,000.

After the month’s end, 90 days from the account open date, if requirements are met in full, bonus will be credited to the account of both the referrer and referee. Referrer’s ARC account must remain open at the end of the 90 day period to receive the bonus. A $5 minimum deposit is required to open an ARC account. ARC reserves the right to cancel the program at any time without notification. We may report to the IRS the value of any premium, and any applicable taxes are the responsibility of the recipient.

All accounts are subject to our normal approval process. Subject to Chexsystems verification. All referees must meet our membership eligibility requirements to open an ARC account. ARC reserves the right to disqualify any referrals in circumstances we reasonably believe were not sent to us in good faith. Insured by NCUA.
To become eligible for the $25 reward:

1. **Complete the Form**
   - **Referring member**: Fill out the current membership portion of the form and give it to a friend, co-worker, family member, neighbor, or parishioner... anyone who is not currently an ARC member, but who will qualify for membership.

2. **Return the Form**
   - **Referree**: Complete the bottom, “New Member,” section when you open your account.

3. **Get Your Cash**
   - We will deposit $25 in both accounts after 90 days from the date the account was opened, if all qualifications are met.*

*After verification that all requirements are met, ARC will deposit $25 into both accounts. Please allow until the month’s end, after the 90 day period, for funds to be deposited.