

*You already know it
pays to bank at DUCA,
but have you told your
friends, your family or
even your neighbours?*

*You know us for our high
service - low charges,
competitive rates and
profit sharing.*

*Isn't it time they knew
too?*



Visit us at
duca.com

DUCA Member Referral Program Conditions

*Available at participating DUCA Financial Services Credit Union branches only. This brochure must be presented at the time of new account opening to be eligible for consideration under the DUCA Member Referral Program. To receive any of the incentives described, the person being referred must meet our normal account/product and membership approval process. Only existing members with accounts/products in good standing with DUCA Financial Services Credit Union Ltd. may participate. A referring member may receive multiple incentives for referring multiple new members who meet the criteria for membership and the offer. Once it is determined that the new member qualifies for the referral program and meets all criteria set forth, the referrer and new member will each be paid the appropriate cash incentive deposited into their DUCA savings account after 30 days of the opening date of a new Chequing Account or Term Deposit or the closing date of a new loan or mortgage. Deposits, loans and mortgages must be classified as new funds to DUCA. Both current and referred members must be 16 years of age or older for both members to receive incentives. Only one referring DUCA member will receive the reward for each referred new DUCA member. Referring member and new members consent to DUCA's use of their names and likenesses for advertising and publicity purposes, without compensation. All Members are responsible for any potential tax implications associated with the cash reward.

**DUCA Financial Services Credit Union reserves the right to cancel and or restrict/amend this offer at any time without notice. An early termination fee of \$25 is assessed per account if closed within 6 months however please note that past members who have closed their account(s) within the last 6 months do not qualify.

(MR02-04/10)

Just Like You

Member Referral Program



Come bank with us.

When you refer a new member to DUCA everyone wins. Not only does it help our membership grow, but you could be eligible for a reward of up to **\$150**.

You and the new member could each receive:

- **\$20** if the member opens a DUCA Membership Account and Chequing Account with Pre-Authorized Debits or Credits.
- **\$30** if the member obtains a Term Deposit product and/or a personal loan for a minimum 1 year term and a minimum amount of \$5,000.
- **\$100** if the member chooses a fixed or variable rate Residential Mortgage Product and/or a Term Deposit, minimum 1 year term and a minimum amount of \$100,000.

(Includes one *free* Financial Review)

It's as easy as 1-2-3!

1. Fill out the form

Current member must fill out the attached form with required information.

2. Return form

Current member must bring in completed form to their local branch.

3. Get your reward

For qualifying referrals resulting in new membership, we will deposit up to a \$150 reward into both the referring member's savings account *as well as* the new member's savings account after 30 days of the opening date of a new Chequing Account or Term Deposit or the closing date of a new loan or mortgage.

The best part is, there is no limit to the number of referrals you can make.** The more people you refer, the more rewards you can earn!



Member Referral Form

CURRENT DUCA MEMBER INFORMATION

Name (First, Middle, Last)

Telephone (Work, Home or Other)

Email Address

Branch

Account Number

NEW MEMBER INFORMATION

Name (First, Middle, Last)

Telephone (Work, Home or Other)

Email Address

Please check the applicable box(es) below

- \$20** for opening a Membership Account and Chequing Account with Pre-Authorized Debits or Credits
- \$30** for obtaining a Term Deposit and/or personal loan, minimum 1 year term and a minimum amount of \$5,000
- \$100** for a fixed or variable rate Residential Mortgage Product and/or a Term Deposit, minimum 1 year term and a minimum amount of \$100,000 (Includes one *free* Financial Review)

If you have questions about this program or any of our products, please contact us at duca.info@duca.com or call us at 1-866-900-3822.