

Member Referral Account Opening Terms and Conditions

DCU may offer the opportunity to earn a bonus by referring friends and family to apply to become a member and complete any **ONE** of the qualifying activities.

DCU reserves the right to terminate this program at any time for any reason.

DCU reserves the right to modify or amend the terms and conditions of this program at any time.

DCU reserves the right to disqualify the referring member or any referred candidate at any time from participation in this program if they do not comply with any of the terms and conditions. Offer eligibility is at DCU's sole discretion.

Referred candidate must be **at least 18 years of age**.

Referred candidate bonus offers are not available to existing, former, or business DCU members.

To receive the referred candidate bonus in the amount of **\$50.00**:

- a. Apply for and open a DCU Membership (including a Primary Savings Account) using the referring member's unique referral URL with identifier code; and
- b. Within 90 days of opening your DCU membership, complete at least **ONE** of the following qualifying activities:
 1. Open a DCU checking account and add a qualifying direct deposit. Qualifying direct deposits are considered a recurring electronic credit of your payroll, retirement, social security, or other recurring monthly income in the amount of at least \$500.00 per calendar month (Social Security is exempt from the \$500 per calendar month minimum);
 2. Open a DCU checking account and complete at least 5 qualifying transactions. Qualifying transactions include debit/credit card transactions, ACH transfers, Point of Sale (POS) transactions, bill pay payments, balance transfers to your DCU Visa Credit Card, and Pay a Person transactions. The 5 qualifying transactions must be posted and clear your DCU account within the same calendar month; or
 3. Open a DCU vehicle, RV, boat, or mobility loan.

DCU will deposit the bonus into the referred candidate's new membership Primary Savings Account within 30 days after the referred candidate completes any of the qualifying activities. To receive the bonus, Memberships must be in good standing, as described in [DCU's Account Agreement for Consumers](#).

Bonuses are considered income and may be reported to the IRS for income tax purposes.