

Welcome

We are happy to have you as a Salal Credit Union member, and to offer access to a full range of products and services. Salal's team of knowledgeable, friendly experts are ready to answer any finance-related questions you may have.

Our goal is to create a simple and stress-free banking experience. We offer many ways for you to conveniently access and manage your accounts—online, on-the-go, and in person. Unlike the average bank, we don't charge maintenance or usage fees on the majority of our accounts, making them as affordable as possible. It's important to us that you have the tools and guidance you need to be in control of your finances.

Whether you're just starting out or are nearing retirement, here are some of the things we can help you achieve:

- Buying a place to call home
- Sending your kids to college
- Planning for retirement
- Reducing or eliminating debt
- Saving a sizable emergency fund
- Purchasing a vehicle
- Establishing or restoring good credit
- Paying for home improvements

Love banking with us? Refer a friend, and we'll give you both \$25.

If you're pleased with your experience as a Salal member, spread the word. When your friend joins Salal by opening a checking account with direct deposit, both of you can receive a \$25 cash bonus. **See back for details.**

EXISTING MEMBER (REFERRER):

NAME _____ STREET _____

CITY _____ ZIP _____ PHONE _____ EMAIL _____

NEW MEMBER (REFEREE):

NAME _____ STREET _____

CITY _____ ZIP _____ PHONE _____ EMAIL _____

BRANCH EMPLOYEE USER ONLY :

NAME _____ STREET _____

CITY _____ ZIP _____ PHONE _____ EMAIL _____



CHECKING REFERRAL PROGRAM TERMS AND CONDITIONS

The Referrer must be a current Salal CU member in good standing, as explained within the Salal Credit Union Membership and Account Agreement. The \$25 bonus will be credited to the Referrer's share account after verification that the Referee opened a qualifying checking account with a direct deposit in the first 90 days and met any other terms of this offer.

The Referee must be a new member to Salal CU and meet the requirements for membership and for a new checking account, including living, working or worshipping in WA State. All Salal consumer checking accounts are eligible for the bonus. A direct deposit must be made to the new checking account within 90 days of account opening. A minimum deposit of \$25 is required to open a new checking account. For Salal's Silver Horizons checking, the annual percentage yield as of June 1, 2015 is 0.05% for balances of \$5,000 to \$24,999 and 0.08% for balances of \$25,000 and over. Fees could reduce earnings on the account.

Bonus: The \$25 bonus will be credited to the Referrer's and Referee's share accounts after terms of the offer have been met. We generally credit the bonus to the share accounts two weeks after the qualifying account has been opened for 90 days and a direct deposit has occurred. We may report to the IRS the value of any reward or incentive, and any applicable taxes are the responsibility of the recipient. If prior to the payment of the Refer a Friend bonus, the Referrer and/or the Referee closes their member share account or their account is not in good standing with Salal CU, no bonus payment will be paid.

Salal CU reserves the right to determine in its sole discretion the eligibility of Referrers and Referees for this offer. We reserve the right to disqualify referrals in circumstances where we believe they were not sent to us in good faith. Salal CU employees and members of the Salal Board of Directors are not eligible for the referral program.