

*We know you care about your local township and prefer to do business with institutions that stay true to their values.*



*Because of convenience and service to our members, low interest loans and attractive dividends on savings, and because of the practice of brotherhood, individual self-help and democracy, your credit union has become an important tool for members and their families in their desire for a better way of life.*

*We encourage you to recommend Lake Community Federal Credit Union to all the important people in your life. It's easy!*



## Membership Benefits

- Savings
- Checking
- MasterMoney® Debit Card
- Home Banking
- Web Bill Pay Service
- 24/7 Teller Line
- Share Certificates
- Individual Retirement Account
- Christmas Club Accounts
- VISA Credit Card
- New & Used Auto Lending
- Recreational Vehicle Lending
- Mortgage Lending
- Notary Service (No Fee)
- American Express Travelers Checks (No Fee)
- Discounted Cinemark Movie Tickets
- Night Drop Service
- And more!

\*Terms & Conditions: To be eligible for membership with Lake Community Federal Credit Union, you must either: 1) Live, work, worship, volunteer in Lake or Marlboro Townships of Stark County, Ohio. OR 2) Be a relative of a current member.

This is a limited time offer. Lake Community Federal Credit reserves the right to terminate the program at any time. All participants in the program must be 18 years of age or older.

To receive any of the incentives/rewards, the person being referred;

- 1) Must not be an existing member of Lake Community Federal Credit Union in any capacity.
- 2) Must not have been a member who closed their account within the last twelve months.
- 3) Must not have caused a loss to the credit union.

All new accounts must meet membership eligibility requirements and account opening verification requirements. A referring member may receive multiple incentives for referring multiple new members who meet the criteria for membership and the reward.

Referring member must complete the referral form and the referred member must present the referral form at the time of account opening. Request additional forms from our office.

All referral incentives/rewards will be paid within 30 days after verification of account(s)/services. Incentives/Rewards will be deposited to member's savings accounts. If account(s) are closed prior to 180 days by the member or the credit union, all incentives/rewards awarded to the referring member and the referred member will be forfeited.

All rewards/incentives will be reported to the Internal Revenue Service on each member's year end form 1099-INT.

Refer to our Schedule of fees and our Truth in Savings disclosure for complete account details, fees and other conditions.

**Lake Community**  
FEDERAL CREDIT UNION

P.O. Box 457 • 255 S. Prospect Ave.  
Hartville, OH 44632  
330-877-4370 • [www.lakecomfcu.org](http://www.lakecomfcu.org)

**Lake Community**  
FEDERAL CREDIT UNION

**Share the secret to your success with**

- friends
- family
- neighbors
- co-workers
- anyone you know...

**You could both earn rewards up to \$75**



When you refer a friend, family member, neighbor or co-worker to Lake Community Credit Union, you can both earn rewards! You and the new member will get:

- \$25.00 with a new Savings account and any type of checking account with at least 8 debit card transactions in the first 40 days.
- \$50.00 with a new Business savings and Business checking account with at least 8 debit card or ACH transactions in the first 40 days.



Refer as many people as you wish. There is no limit to the number of referrals for which an existing member may qualify.

### Membership Eligibility

Anybody who lives, works, worships or attends school in, and businesses and other legal entities located in Lake or Marlboro Township would be eligible for membership.

### It's So Easy to Earn Rewards!



1. Both the new and referring member should complete the Referral Form.
2. New member: Please return the completed form to Lake Community FCU when you open your new account.
3. Watch your statement for your rewards! We'll deposit \$25 for each referral resulting in a new personal account and/or \$50 for each referral resulting in a new business account — in both the referring member's account and the new member's account.\*

\*Please see back for important terms and conditions.



## Member Referral Form

### Current Member

Name \_\_\_\_\_

Mailing Address \_\_\_\_\_

City/State/ZIP \_\_\_\_\_

Home Phone \_\_\_\_\_

Cell Phone \_\_\_\_\_

Name of the Referral (New Member) \_\_\_\_\_

### New Member\*

You are being referred to Lake Community Federal Credit Union by a friend, family member, or co-worker. To qualify for this program you are required to open either:

**For a \$25.00 reward/incentive:**

A Savings account and any type of checking account with at least 8 debit card transactions in the first 40 days.

**For a \$50.00 reward/incentive:**

A Business savings and Business checking account with at least 8 debit card or ACH transactions in the first 40 days.

Please call us at **330 877-4370** for information about documents you will need to open a personal or business account. To earn rewards, this form must be presented at the same time the account is opened. All rewards/incentives will be forfeited by the referring and the referred member if account is closed within 180 days.

\*Please see back for important terms and conditions.