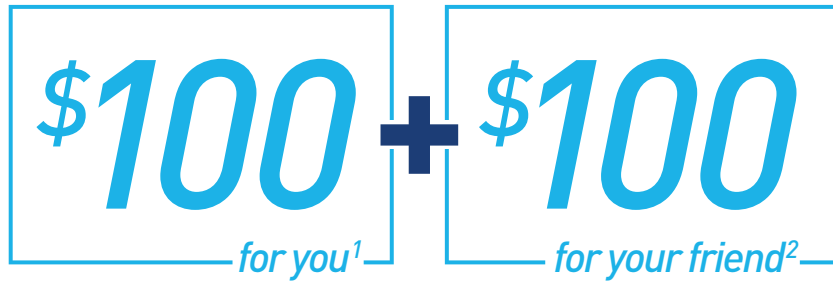


REFER A FRIEND FOR A WIN-WIN.

Get \$100 for every referral you make.



Our way of sharing success with you.

For every friend or family member you refer, you each get a \$100 bonus!³

This is just one of many perks available to members who open a Free Checking² account with us. It's a win-win!

Get everything you want from your banking.

- ▶ Online banking
- ▶ Top-rated mobile app
- ▶ Open an account or apply for a loan online
- ▶ Cash back with Member Giveback Bonus⁴
- ▶ Give back to the community
- ▶ Enter to win a sweepstakes

Visit DesertFinancial.com/Friend for details!

INSTRUCTIONS

- 1 Complete the Referral Form below with your information and give it to your friend.
- 2 Have your friend provide the form when they open their new account.
- 3 You and your friend will each receive a \$100 bonus.³

REFERRAL FORM

Provide this Referral Form when opening your new account

Referred by:

Address:

City:

State:

AZ

ZIP:

Phone:

Email:

¹Refer-a-Friend cash bonus offer valid for a limited time only. New member ("Friend") must present completed Referral Form at time of account opening and establish a Membership Savings and Checking account. New members cannot have any existing accounts (primary or joint owner) within the last 12 months. Referrer and Friend cannot begin credit union membership on the same business day.

²Account Opening Criteria: Primary account holder must be 18 years or older and meet Desert Financial's membership eligibility and credit qualification requirements, including opening a Membership Savings account with a minimum balance of \$25. Checking account is free; however, fees incurred — such as a stop payment or NSF fee — will apply. For complete terms and conditions, refer to the published Statements of Terms, Conditions and Disclosures.

³Cash Bonus Criteria: To receive the cash bonus, the new checking account must meet the following criteria within the first 90 days: 1. Minimum of 30 posted transactions and 2. Establish direct deposit. 3. Must be open and cannot be delinquent (more than 30 days) at time of bonus payment. Bonus will be deposited into the qualifying Checking and referring member's account within 10 business days in the month following the end of the first 90-day period if qualifications are met. Referring member must have an open and active share account at time of bonus payment and be at least 18 years of age. Employees of Desert Financial Credit Union, its subsidiaries, affiliates, or agencies and their immediate family (including spouse, parents, siblings, children, grandparents or grandchildren) are not eligible for bonus offer. Bonus amounts are subject to all applicable taxes and the responsibility of the member. Bonus cannot be combined with any other account opening offer. Referrals limited to five per member. Terms and conditions subject to change without notice.

⁴Must be a Rewards Member or Rewards+ Member for a minimum of six months per calendar year to be eligible for cash bonus. Additional restrictions apply. See Statements of Terms, Conditions, and Disclosures for full details. Federally insured by NCUA | Equal Housing Opportunity Revision date: 2/14/2023