



Refer a New Member to PFFCU

- ✓ Fill in your name and address as the Referring Member on these coupons.
- ✓ Share these coupons.
- ✓ The new member should mention the coupon(s) when joining online, by phone, or in a Branch.



Higher Deposit Yields • Lower Loan Rates • Fewer Fees

Share the Benefits of Membership by passing along the coupons below.

You and the new member can each get up to **\$400¹**

Referring Member and New Member

RECEIVE \$200

when new member gets a NEW PFFCU Mortgage or refinances a mortgage held elsewhere within 90 days of start of PFFCU membership.

Refer A Member

New Member, mention this coupon to a PFFCU Representative when you get a new PFFCU Mortgage or refinance your mortgage held elsewhere and receive \$200 in your PFFCU Savings Account.

Referring Member and New Member

RECEIVE \$100

when new member gets a NEW PFFCU Home Equity Loan or refinances a home equity loan held elsewhere within 90 days of start of PFFCU membership.

Refer A Member

New Member, mention this coupon to a PFFCU Representative when you get a new PFFCU Home Equity Loan or refinance your home equity loan held elsewhere and receive \$100 in your PFFCU Savings Account.

Referring Member and New Member

RECEIVE \$50

when new member gets a NEW PFFCU Auto Loan or refinances an Auto Loan held elsewhere within 90 days of start of PFFCU membership.

Refer A Member

New Member, mention this coupon to a PFFCU Representative when you get a new PFFCU Auto Loan or refinance an auto loan held elsewhere and receive \$50 in your PFFCU Savings Account.

Referring Member and New Member

RECEIVE \$50

when new member gets a NEW PFFCU Rewards Visa® Credit Card within 90 days of start of PFFCU membership.

Refer A Member

New Member, mention this coupon to a PFFCU Representative when you get a new PFFCU Rewards Visa Credit Card and receive \$50 in your PFFCU Savings Account.

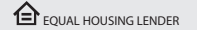
Referring Member Name _____

Referring Member Address _____

New Member Name & Address _____

Daytime Phone # _____

Offer does NOT apply to the refinance of an existing PFFCU loan. Redeemable for one \$200 cash incentive per member within 90 days of start of PFFCU membership for closing a new PFFCU Mortgage or the refinance of your mortgage held elsewhere. This coupon is for new members only. New member must be 18 years of age or older to qualify for offer. All accounts in new member household must be in good standing at time of coupon redemption. Bonus cannot be combined with any other PFFCU Mortgage offer. Bonus not valid for PFFCU EXPRESS Refi Mortgages. OFFER SUBJECT TO CHANGE WITHOUT NOTICE. Offer expires 12/31/2026. NMLS #800659



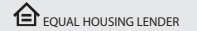
Referring Member Name _____

Referring Member Address _____

New Member Name & Address _____

Daytime Phone # _____

Offer does NOT apply to the refinance of an existing PFFCU loan. Redeemable for one \$100 cash incentive per member within 90 days of start of PFFCU membership for closing a new PFFCU Home Equity Loan or refinancing your home equity loan held elsewhere. This coupon is for new members only. New member must be 18 years of age or older to qualify for offer. All accounts in new member household must be in good standing at time of coupon redemption. Bonus cannot be combined with any other PFFCU Home Equity Loan offer. Bonus not valid for home equity lines of credit. OFFER SUBJECT TO CHANGE WITHOUT NOTICE. Offer expires 12/31/2026. NMLS #800659



Referring Member Name _____

Referring Member Address _____

New Member Name & Address _____

Daytime Phone # _____

Offer does NOT apply to a PFFCU auto loan secured directly through a dealer or to the refinance of an existing PFFCU auto loan. Redeemable for one \$50 cash incentive per member within 90 days of start of PFFCU membership for getting a new PFFCU Auto Loan or the refinance of an auto loan from another lender model year 2025 and higher. This coupon is for new members only. New member must be 18 years of age or older to qualify for offer. All accounts in new member household must be in good standing at time of coupon redemption. Bonus cannot be combined with any other PFFCU Auto Loan offer. OFFER SUBJECT TO CHANGE WITHOUT NOTICE. Offer expires 12/31/2026.

Referring Member Name _____

Referring Member Address _____

New Member Name & Address _____

Daytime Phone # _____

Offer does NOT apply to card replacement or an additional card on an existing account. Redeemable for one \$50 cash incentive per member within 90 days of start of PFFCU membership for getting a new PFFCU Rewards Visa Credit Card. This coupon is for new members only. New member must be 18 years of age or older to qualify for offer. All accounts in new member household must be in good standing at time of coupon redemption. Bonus cannot be combined with any other PFFCU Visa Credit Card offer. OFFER SUBJECT TO CHANGE WITHOUT NOTICE. Offer expires 12/31/2026.

1. To receive incentive(s), new member must mention referral coupon when joining online, by phone, or in a PFFCU Branch. New members must present two forms of ID, including a valid photo driver's license or non-driver's license. New and referring members must be at least 18 years of age or older to qualify for offers. Offers do not apply to the refinance of an existing PFFCU loan; they must be from another institution. One cash incentive is redeemable for each new product and must be redeemed within 90 days of start of membership. Incentives cannot be combined with any other offer. Current primary and joint owners will not qualify as new members. PFFCU Board Members, Supervisory Committee, and employees are not eligible to receive coupon cash bonuses. A minimum deposit of \$5 into an S0001 Savings Account is required to open a PFFCU Account and must remain in the account at all times. OFFER SUBJECT TO CHANGE WITHOUT NOTICE. Offers expire 12/31/2026.