

Who Would You Pick FIRST for Your Team? Recruit a New Member!

You already know about the great benefits of First New York membership – like great rates, friendly service, convenient locations and easy to use electronic products and services – so take this opportunity to share the good news with your family and friends.

The benefits of credit union membership really add up! Plus, now you can earn cash for referring your family and friends to the credit union and for taking advantage of even more of our outstanding products and services!

Use the Team referral form on our website at www.firstnewyork.org and click Team under the Events tab or pick one up at any First New York branch.

Earn an Easy \$100

\$25 for every friend, family or co-worker referral to the credit union* (and they get \$25 too!)

\$25 for opening up a new Checking account with an activated Visa® Debit Card**

\$25 when you sign up for a monthly Direct Deposit ***

\$25 if we can't save you money by refinancing your loans from other financial institutions. It's easy, just sit down with a Member Service Representative and review your credit report for every opportunity to save money on your non-First New York loans.****



*\$25 New Member Referral incentive will be deposited into your account and new member's account 30 days after new member's account opening. Offer ends April 30, 2019. **Minimum \$25 deposit is required to open a checking account. \$25 incentive for new checking account with activated Visa debit card will be deposited into checking account 30 days after account opening. This offer is valid only for new primary checking accounts. ***Minimum direct deposit of \$100 is required. \$25 Direct Deposit incentive will be deposited into your account within 60 days of first direct deposit ****This offer is good for individuals who have at least one non-First New York loan with a balance. It may not be combined with other offers. Existing First New York loans are not eligible. One Sip and Save per member every six months. All incentives will be reported as dividends. These offers end on April 30, 2019. Must be 18 or over to receive incentives.



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First New York member: _____

Daytime phone: _____

I referred: _____

New member's daytime phone: _____

www.firstnewyork.org • 518 393-1326

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** Minimum \$25 deposit is required to open a checking account. \$25 incentive for new checking account with activated Visa® debit card will be deposited into checking account 30 days after account opening. This offer is valid only for new primary checking accounts.

*** Minimum direct deposit of \$100 is required. \$25 Direct Deposit incentive will be deposited into your account within 60 days of first direct deposit.

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