



# Don't Keep Us a Secret

## Earn an Easy \$75

**\$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** if we can't save your money by refinancing your loans from other financial institutions. Sit down with a Member Service Representative and review your credit report for opportunities to save you money.\*\*\*

First New York member: \_\_\_\_\_

Daytime phone: \_\_\_\_\_

I referred: \_\_\_\_\_

New member's daytime phone: \_\_\_\_\_



[www.firstnewyork.org](http://www.firstnewyork.org) • 518 393-1326

\* \$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 August 31, 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.  
\*\*\* 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 August 31, 2019. Must be 18 or over to receive incentives.