



Refer a Friend Program Requirements and Guidelines

Complete a Member Referral Form and have the person you are referring bring it in to our office when opening an account.

Refer a Friend Program Guidelines

- Only Heritage Grove members in good standing, and who are at least 18 years of age, may participate in the referral program. The referring member can be a member for any length of time.
- To receive a \$25 Bonus, the referred individual must not be an existing member of Heritage Grove Credit Union in any capacity and must not have been a member who closed their membership within the last six months. All new accounts are subject to Heritage Grove's normal approval process and **a checking account must be opened** with the membership to qualify. (Youth accounts do not require a checking account.)
- The Heritage Grove member must complete the upper portion of the Member Referral Form and give the Referral Form to the referred individual. The Member Referral Form is available online at OurGroveCU.com or in the lobby and must be presented at the time of account opening.
- The member and the referred individual will each receive a \$25 bonus deposited to their share account (savings).
- If the referred individual's account is closed within six months of opening, the \$25 Ownership Share Deposit required to become a member will not be returned at the time of account closure.
- Heritage Grove members are eligible to receive a \$25 bonus per referral, regardless of how many accounts are opened by the referred individual. Heritage Grove reserves the right to restrict/limit this promotion.
- Members may only refer individuals with whom they have a personal or business relationship. A member may not engage in any fraudulent activity to earn a referral bonus. No spamming is allowed. If Heritage Grove believes, at our sole discretion, that a member has engaged in fraudulent activity, or is spamming email accounts and/or addresses, we reserve the right to recover any bonus payments and the member's account(s) may be closed.
- Limited time offer. Heritage Grove reserves the right to end this program at any time without notice.