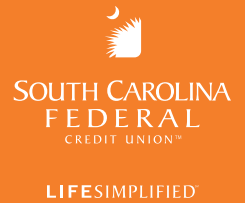


BANK AT WORK MUSC \$25 REFERRAL FORM



Please fill out the form and email it to bankatwork@scfederal.org or bring into a conveniently located financial center. Limited time offer—act now!¹

CURRENT MEMBER (Please fill in your own information.)

Member's Name _____ Phone Number _____ Email Address _____

WHOM ARE YOU REFERRING? (Please have co-worker fill in their own information.)

Co-Worker's Name _____ Phone Number _____ Email Address _____

Products Interested in: Savings Checking Vehicle Loan Mortgage Credit Card Insurance
 Other _____

I understand that the person referring me will receive a \$25 referral deposit once my account is opened and qualifications are met.

Co-Worker's Signature X _____ Date _____

South Carolina Federal Credit Union is thrilled to offer Bank at Work products and services through your employer.

BANK AT WORK BENEFITS

- **\$100 Incentive**² for new checking accounts opened through Bank at Work with a recurring monthly direct deposit of \$250 or more
- **Up to to \$500 Mortgage Credit**³ – Applies to first mortgage loan origination fees
- **Monthly fee waived**⁴ for Premium Checking
 - Free Foreign ATM Use – No charge from us⁵
 - Vehicle Loan Rates – 0.50% APR reduction⁶
 - Premium Phone Service – Faster connection to a representative
 - Instant Issue Debit Card – Free with a variety of colors to choose from
 - Debit Card uChoose Rewards[®] – Opt in and earn points for “swipe and sign” purchases
 - Dividends – Tiered, starting at \$2,500⁷
 - Premium Share Certificates – Inquire for details and specials
 - Safe Deposit Box – \$20 per year discount on any box size

FINANCIAL EDUCATION SEMINARS

We offer seminars at your convenience on topics of interest to your employees, including budgeting, insurance and investing, and home buying.

SCHOLARSHIP FUNDS

Your employees and their dependents may apply for the annual South Carolina Federal scholarship.

¹Offer valid through 7/31/2019. Subject to availability.

²Personal checking account with payroll direct deposit of at least \$250 per month (deposit must be within 60 days of account opening) and enrollment in electronic statements. \$100 will be deposited once requirements are verified (six to eight weeks), and member will be responsible for any applicable taxes or other related expenses. Existing South Carolina Federal checking account ownership or joint checking account relationships with direct deposit are excluded from this offer. Cannot be combined with any other offers. Membership qualifications apply. Savings account is required with \$10 minimum deposit. Direct deposit must come directly into checking from the payroll source (allocations are not considered). Premium Checking dividend rates, quoted as Annual Percentage Yields (APY): 0.05% APY (balance of \$2,500–\$9,999.99), 0.10% APY (balance of \$10,000 or more). APY accurate as of date of publication, and subject to change.

³Limited to purchases and refinances of a primary residence. Loans subject to credit review and approval.

⁴Premium Checking monthly fee is waived when you have a monthly direct deposit of \$250 or more to the credit union. Direct deposit must come directly into checking from the payroll source (allocations are not considered).

⁵Surcharge fees from the foreign ATM owner may apply.

⁶Subject to loan approval. Offer applies on external refinances only. Discount only available when payment is automatically deducted from Premium Checking.

⁷Refer to dividend rate sheet at scfederal.org.

