

OFFICIAL RULES

Arsenal Credit Union MEMBER REFERRAL PROGRAM

(updated 10.1.2026)

How the Program Works:

When a member refers another person to the credit union and they open a new savings and another qualifying account or loan (listed below) from **October 1 through November 30**, the new member receives \$100 and the current member receives \$100, too. The referring member will also be entered to win a Nintendo Switch 2. Arsenal Credit Union is not affiliated with Nintendo.

Valid account types:

- A new checking account (must also get a debit card, online banking and do five qualifying transactions such as a deposit, purchase with a debit card, pay a bill, etc.).
- A new money market account or Certificate of Deposit (CD) with a minimum of \$2,500.
- A loan or credit card of any type.

Rules for Referrers:

Current Arsenal Credit Union members who initiate a referral are defined as “Referrers.”

- Be an individual, age 13 or older, at the time of participation.
- Referrer must use the online form to initiate the new member referral process.
- New accounts must be opened within 30 days of the referral being sent.
- May refer up to ten (10) new members per calendar year and earn a maximum of \$1,000 in incentives.
- Account must remain open, active and in good standing to receive the bonus and be entered in the giveaway for the Nintendo Switch 2. The new member’s account must remain in good standing also.
- Arsenal Credit Union is not affiliated with Nintendo.
- The incentive will be paid by the credit union (via direct deposit into an Arsenal savings account) within 30 days of account opening after all conditions have been met.
- A minimum of 15 new member accounts must be opened during the promotional period for the giveaway to take place.
- May not be combined with other offers.

Rules for Referees:

Non-customers who become an Arsenal Credit Union member upon accepting a referral are defined as “Referees.”

- Must mention, at account opening, the name of the referring member.
- Be an individual, age 13 or older.
- Be [eligible for membership](#).
- Account can be opened [online](#), at [an Arsenal branch](#) or through live video banking available on our website.
- Only one referral from one current Arsenal member will be accepted; if referee says two people referred them to the credit union or two members claim they’re a referrer, only one of the referrers can receive the reward.
- Membership at Arsenal must be established within 30 days of referral to qualify for the offer amount. If the new account is opened after this date, the offer amount will not be awarded to either party.
- The new account must remain open, active and in good standing in order for the \$100 reward to be paid.
- The incentive will be paid by the credit union (via deposit into an Arsenal savings account) within 30 days of account opening after all conditions have been met.
- May not be combined with other offers.
- The bonus will be reported as taxable income.
- If the savings account and checking account are closed by the new member or Arsenal within six months after opening, the credit union reserves the right to deduct the bonus amount from the account at closing.

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