



## Better Together Disclosure

Terms & Conditions: Refer a new SkyPoint FCU member and both, you, and the member you referred, will earn \$100 when they open a checking account. All new accounts must meet membership eligibility requirements and account opening verification requirements. Referring member account must be in good standing. A referring member may receive multiple incentives for referring new members (5 new members) who meet the criteria for membership, up to \$500 in incentives per calendar year. Referral incentive will post between day 91-120 after account opening. Incentives will be deposited into the member's saving account, please see the savings rates for Annual Percentage Yield (APY). APY is subject to change. Must present referral code at the time of account opening. Incentives may be reported to the IRS. Early closure penalty: if referred account is closed within 6 months of opening, the incentive paid out will be deducted from the available balance. Must be 18 years of age or older to qualify. New members must deposit \$5 in the share savings at account opening, but there are no other account opening minimums or balance requirements for this promotion. SkyPoint FCU employees and family members are not eligible for incentives. Offer is subject to cancellation without notice. Federally insured by NCUA.