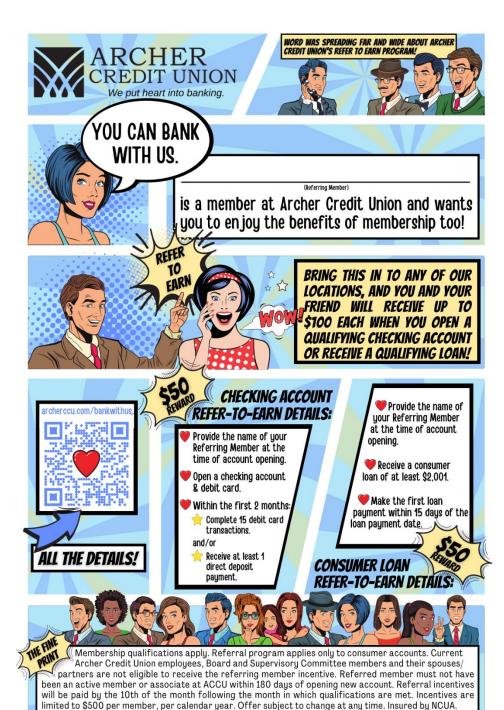


Membership qualifications apply. Referral program applies only to consumer accounts. Current Archer Credit Union employees, Board and Supervisory Committee members and their spouses/partners are not eligible to receive the referring member incentive. Referred member must not have been an active member or associate at ACCU within 180 days of opening new account. Referral incentives will be paid by the 10th of the month following the month in which qualifications are met. Incentives are limited to \$500 per member, per calendar year. Offer subject to change at any time. Insured by NCUA.

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