



Refer a Friend!

Join these
members and
become
part of the
HFS 'Ohana!

Refer a new
member and you'll
both receive

\$25*

Ask a Member Services Representative
for more information.



Insured by NCUA

Mahalo for helping us grow the HFS 'Ohana!

Fill out your information below and you and a new member will receive \$25!*



Referrer's Name

Referrer's Email Address

Referrer's Phone Number

New Member's Name

* HFS FCU is Federally Insured by NCUA. Annual Percentage Yield (APY) for a regular shares account is 0.15% as of July 1, 2025, is subject to change. A minimum of \$100.00 is required to earn the stated APY. Annual Percentage Yield (APY) for a share draft checking account is 0.00% as of July 1, 2025, is subject to change. Fees may reduce earnings. The referring individual must be a primary member with account(s) in good standing. Members under 18 years of age require parental consent. The referred individual must be new to HFS Federal Credit Union and should return this completed referral card to any HFS FCU branch office at the time of account opening. Membership is subject to eligibility verification, a minimum opening deposit of \$50.00 to establish membership. All new accounts are subject to HFS FCU account opening procedure, Truth-in-Savings account and membership terms, disclosures and fee schedule. The \$25.00 referral incentive will be deposited into the regular share account of the referrer and newly referred member after the new share account and share draft checking account with a debit card is opened. Individuals are responsible for any tax implications. This offer may be modified or canceled at any time. Restrictions may apply. Employees of HFS FCU, Board of Directors and Volunteers, and their immediate family members, third party vendors such as dealerships, and organizational and business accounts are not eligible to participate.

Membership with the Credit Union is open to all who live, work, worship, attend school, volunteer or participate in associations headquartered on Hawai'i Island.

FOR CU USE ONLY

New Account #

Date

Branch