



New Membership Referral Program

The Mirastar Federal Credit Union (Mirastar) New Membership Referral Program is offered to existing Mirastar members to refer eligible friends and family for membership. Both the referring and referred members must be aged 18 and older. The referring member will receive the \$25 referral offer deposited into their Mirastar account after the referred member opens a qualifying account and meets the outlined requirements. Referred members must meet membership eligibility requirements. For questions regarding membership eligibility, please contact us at 408-282-0700 or 800-282-6212.

Requirements

To qualify for the \$25 referral offer, the referred member must establish a *qualifying account* with Mirastar which consists of a Share Savings Account with at least a \$25 deposit **and** a Free Checking Account with at least a \$5 deposit. Referring members can only receive up to \$500 in referrals per calendar year. If the referring member was not identified at the time the referred member establishes a qualifying account, the referring member will not receive the \$25 referral offer.

The referring member must meet Mirastar's definition of member in good standing as defined in the Member Conduct Policy to qualify for the \$25 referral offer. The New Membership Referral Program is subject to change or cancellation without notice. *Mirastar employees and volunteers are not eligible for this offer.* If the referring member believes a referral bonus is owed to them, an inquiry must be submitted within 90 calendar days of the qualifying account being opened to bd@mirastarfcu.org.

The \$25 referral offer will be deposited into the referring member's Mirastar account within four weeks after the referred member establishes a qualifying account. Mirastar will comply with all tax reporting requirements applicable by state and federal law. The recipient is solely responsible for any state or federal taxes on deposited referral offers. To qualify for the offer, referred members must not have had a membership with Mirastar during the preceding six months. All memberships are subject to terms and conditions located in Mirastar's Membership and Account Agreement, Truth in Savings Disclosure and Fee Schedule.