






If you're
happy and
you know it,

tell your
friends!

Refer a friend to us,
and you'll both receive

\$25*

Refer a friend to SkyOne and treat them to:

-  Totally Free Checking with free eStatements
-  Pay checks 2 days earlier¹ with direct deposit
-  Emergency financial relief from our Crisis Co-Pilot Program
-  Mobile deposit with our free mobile banking app
-  Access to 66,000+ ATMs and 4,000+ Shared Branches

*They'll fill out a SkyOne membership application,
and you'll both earn \$25*!*

**Start referring
today at**

[SkyOne.org/refer](https://www.skyone.org/refer)

SkyOne
FEDERAL CREDIT UNION

75
YEARS
OF SERVICE

[SkyOne.org](https://www.skyone.org) | 800.421.7111

* Only current members with SkyOne Federal Credit Union who are at least 18 years of age are eligible to refer and receive a "referrer cash bonus". To be referred and receive a "referred cash bonus" for opening a membership, you may be under the age of 18 years. Limit one \$25 deposit per new member referral. The referring member will receive a \$25 deposit into their SkyOne Primary Savings account for each valid referral within 10 business days of the referral criteria being met, with a limit of 4 referrals paid out per member per year. A valid referral is defined as: an individual who meets SkyOne's membership requirements, deposits the par share value of \$5, deposits the minimum opening balance amount of \$5, and opens a membership in-person through a SkyOne representative, OR opens a SkyOne membership online using the promotional code assigned to the current member. For a complete list of eligibility requirements, go to [www.SkyOne.org/Join](https://www.skyone.org/Join). SkyOne Federal Credit Union reserves the right to change or cancel the promotion at any time. ¹You must have direct deposit on your account to enjoy this service. Early Arrival is based on the date that your employer sends SkyOne the funds for your paycheck. The actual delivery dates may vary in the event of holidays and other occurrences.
Federally insured by NCUA.