

# REFER FRIENDS

— earn up to —

# \$100\*

**Plus, a chance to WIN an iPhone® 11 with AirPods or a MacBook Air®!¹**



*Spread some SkyOne cheer, get lots of joy back!*

This holiday earn extra cash and a chance to **WIN an iPhone® 11 with AirPods or a MacBook Air®** when your friends open an account with SkyOne.

#### It's easy to earn and enter:

1. Complete the form, [SkyOne.org/Cheers](https://SkyOne.org/Cheers). Send the PROMO CODE to your friend.
2. Tell your friend to use your PROMO CODE to open an account.
3. Once opened using your PROMO CODE, you'll both get \$25!\*



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

\*Only current SkyOne Federal Credit Union members ages 18 years and older are eligible to refer and receive a total of \$100 in annual "referrer cash bonuses." The referring member will receive \$25 for each valid referral deposited into their SkyOne Primary Savings account within 10 business days of the referral criteria being met, as noted below, with a limit of 4 referrals (or \$100) 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 into the Primary Savings Account, 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. A minimum average daily balance of \$500 is required to obtain the annual percentage yield of 0.05% in a Primary Savings Account. Offer subject to change without notice and may end at any time.

¹Enter to win an iPhone 11 or MacBook Air for each valid referral. Earn one entry per valid referral. Promotional sweepstakes dates begins 8:30 AM PST November 1, 2019 and ends at 5:30 PM PST on December 16, 2019. No purchase necessary to enter or win. For alternate method of entry, see Official Rules at [SkyOne.org/OfficialRules](https://SkyOne.org/OfficialRules). Apple, the Apple logo, iPhone, and MacBook Air are trademarks of Apple Inc.

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