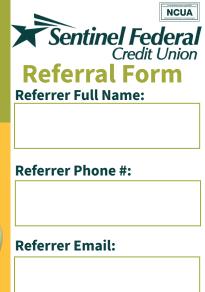




'Refer a friend cash bonus offer valid for a limited time only and can end at any time per Credit Union's discretion. Existing Member ("referrer") must have an account with us, Sentinel Federal Credit Union. A new member ("friend") must present a completed Referral Form at the time of account opening and establish a new Share Account. New members cannot have any existing accounts (primary) inth within the last 12 months. Membership eligibility applies. A \$5 deposit is required to open a new account. Referrer and Friend cannot begin credit union membership on the same business day. Referrer can only refer one friend per address, friend must be 18 years or older, and a max of 5 friends for \$250. Early account closure use apply. A \$25 fee will be applied for account closure before a months of account date opening. The credit union will issue a 1099-1NT for tax purposes to the referrer and friend. Offer not valid for Sentinel FCU employees and their direct family members, or the Board of Directors and Supervisory Committee members and their direct family members.



**Friends Name:**