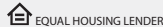


1. To receive incentive(s), new member must present referral coupon when joining at a PFFCU Branch. If joining by phone or online, new member can mail completed referral coupon to PFFCU Membership Department, Four Greenwood Square, 3325 Street Road, Bensalem, PA 19020. New members must present two forms of ID, including a valid photo driver's license or non-driver's license. New and referring members must be at least 18 years of age or older to qualify for offers. Offers do not apply to the refinancing of an existing PFFCU loan; they must be from another institution. One cash incentive is redeemable for each new product and must be redeemed within 90 days of start of membership. Incentives cannot be combined with any other offer. Current primary and joint owners will not qualify as new members. PFFCU Board Members, Supervisory Committee, and employees are not eligible to receive coupon cash bonuses. A minimum deposit of \$5 into an S0001 Savings Account is required to open a PFFCU Account and must remain in the account at all times. OFFER SUBJECT TO CHANGE WITHOUT NOTICE. Offers expire 12/31/2025.

PFFCU is federally insured by the NCUA.

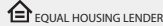
Referring member name _____
 Referring member address _____
 New member name & address _____
 _____ Daytime phone # _____

Offer does NOT apply to the refinancing of an existing PFFCU loan. Redeemable for one \$200 cash incentive per member within 90 days of start of PFFCU membership for closing a new PFFCU Mortgage or the refinancing of your mortgage held elsewhere. This coupon is for new members only. New member must be 18 years of age or older to qualify for offer. All accounts in new member household must be in good standing at time of coupon redemption. Bonus cannot be combined with any other PFFCU Mortgage offer. Bonus not valid for PFFCU EXPRESS Refi Mortgages. OFFER SUBJECT TO CHANGE WITHOUT NOTICE. Offer expires 12/31/2025.



Referring member name _____
 Referring member address _____
 New member name & address _____
 _____ Daytime phone # _____

Offer does NOT apply to the refinancing of an existing PFFCU loan. Redeemable for one \$100 cash incentive per member within 90 days of start of PFFCU membership for closing a new PFFCU Home Equity Loan or refinancing your home equity loan held elsewhere. This coupon is for new members only. New member must be 18 years of age or older to qualify for offer. All accounts in new member household must be in good standing at time of coupon redemption. Bonus cannot be combined with any other PFFCU Home Equity Loan offer. Bonus not valid for home equity lines of credit. OFFER SUBJECT TO CHANGE WITHOUT NOTICE. Offer expires 12/31/2025.



Referring member name _____
 Referring member address _____
 New member name & address _____
 _____ Daytime phone # _____

Offer does NOT apply to an auto loan secured directly through a dealer or to the refinancing of an existing PFFCU loan or the refinancing of an auto loan from another lender or financial institution. Redeemable for one \$50 cash incentive per member within 90 days of start of PFFCU membership for getting a new PFFCU Auto Loan. This coupon is for new members only. New member must be 18 years of age or older to qualify for offer. All accounts in new member household must be in good standing at time of coupon redemption. Bonus cannot be combined with any other PFFCU Auto Loan offer. OFFER SUBJECT TO CHANGE WITHOUT NOTICE. Offer expires 12/31/2025.

Referring member name _____
 Referring member address _____
 New member name & address _____
 _____ Daytime phone # _____

Offer does NOT apply to card replacement or an additional card on an existing account. Redeemable for one \$50 cash incentive per member within 90 days of start of PFFCU membership for getting a new PFFCU Visa Credit Card. This coupon is for new members only. New member must be 18 years of age or older to qualify for offer. All accounts in new member household must be in good standing at time of coupon redemption. Bonus cannot be combined with any other PFFCU Visa Credit Card offer. OFFER SUBJECT TO CHANGE WITHOUT NOTICE. Offer expires 12/31/2025.

Share the Benefits of Membership

Refer a New Member



You and the new member can each get up to **\$400¹**



Service. Value. Convenience. Trust.

You can get up to **\$400**¹



Fill in your information below.



Share these coupons.



The new member must present their coupon(s) at any PFFCU Branch when they join.

Referring member's name _____

Referring member's address _____

New member's name _____

The New Member can get up to **\$400**¹

Complete the coupon for each PFFCU loan you would like to open, and bring the coupon to your nearest PFFCU Branch. Fulfill the requirements and you'll receive the bonus amount stated.

See reverse side for more details.

Referring Member and New Member

RECEIVE
\$200

when new member gets a **NEW PFFCU Mortgage** or refinances a mortgage held elsewhere within 90 days of start of PFFCU membership.

Refer A Member

New member, present this coupon to a PFFCU Representative when you get a new PFFCU Mortgage or refinance your mortgage held elsewhere and receive \$200 in your PFFCU Savings Account.

Referring Member and New Member

RECEIVE
\$100

when new member gets a **NEW PFFCU Home Equity Loan** or refinances a home equity loan held elsewhere within 90 days of start of PFFCU membership.

Refer A Member

New member, present this coupon to a PFFCU Representative when you get a new PFFCU Home Equity Loan or refinance your home equity loan held elsewhere and receive \$100 in your PFFCU Savings Account.

Referring Member and New Member

RECEIVE
\$50

when new member gets a **NEW PFFCU Auto Loan** within 90 days of start of PFFCU membership.

Refer A Member

New member, present this coupon to a PFFCU Representative when you get a new PFFCU Auto Loan and receive \$50 in your PFFCU Savings Account.

Referring Member and New Member

RECEIVE
\$50

when new member gets a **NEW PFFCU Visa® Credit Card** within 90 days of start of PFFCU membership.

Refer A Member

New member, present this coupon to a PFFCU Representative when you get a new PFFCU Visa Credit Card and receive \$50 in your PFFCU Savings Account.

Benefits Worth Sharing

After each new member joins and gets a qualifying loan within 90 days of the start of their membership, Cash Bonuses will be deposited into each of your Savings Accounts. You can get up to \$400¹ per new member.

