

If you're happy  
and you know  
it, tell your  
friends!



**FUND A FRIEND** you refer, we reward.

**REFERRAL ENTRY FORM** *(Please Print Clearly)*

**Member Giving Referral**

Name \_\_\_\_\_

Address \_\_\_\_\_

Signature \_\_\_\_\_

**Person Being Referred**

Name \_\_\_\_\_

Address \_\_\_\_\_

Signature \_\_\_\_\_

**For each referral resulting in a loan,  
you'll be eligible for a cash bonus!**

*See reverse for official rules.*

**VEHICLE COMPLIANCE:** Referring member must be a HAR-CO member. HAR-CO reserves the right to verify signature on referral against signatures on record. \$50 cash reward will be deposited into the referring member's #1 savings account on the 31st day once the vehicle loan is active. HAR-CO will not give the referring member any information as to the status of the loan. Member eligibility required. There is no limit to the number of referrals that can be given. Referral bonuses may be subject to IRS tax reporting. Please consult a tax specialist. Limited time offer.

**VISA COMPLIANCE:** Referring member must be a HAR-CO member. HAR-CO reserves the right to verify signature on referral against signatures on record. \$100 cash reward will be deposited into the referring member's #1 savings account on the 61st day once the VISA loan is active. HAR-CO will not give the referring member any information as to the status of the loan. Reward payment subject to minimum balance requirements to be reviewed with borrower only. Member eligibility required. There is no limit to the number of referrals that can be given. Referral bonuses may be subject to IRS tax reporting. Please consult a tax specialist. Limited time offer.

**HELOC COMPLIANCE:** Referring member must be a HAR-CO member. HAR-CO reserves the right to verify signature on referral against signatures on record. \$100 cash reward will be deposited into the referring member's #1 savings account on the 61st day once the HELOC is active. HAR-CO will not give the referring member any information as to the status of the loan. Reward payment subject to minimum balance requirements to be reviewed with borrower only. Member eligibility required. There is no limit to the number of referrals that can be given. Referral bonuses may be subject to IRS tax reporting. Please consult a tax specialist. Limited time offer.

