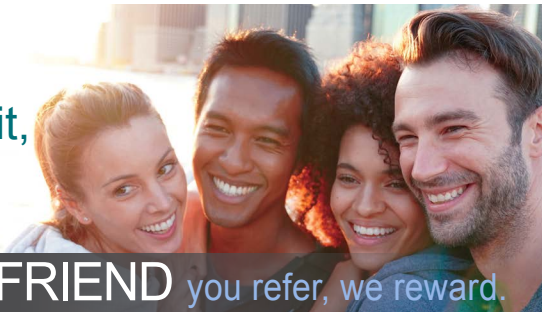


If you're
happy and
you know it,
tell your
friends!



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.

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 gift card will be awarded once the HELOC 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 gift card may be subject to IRS tax reporting. Please consult a tax specialist. Limited time offer.

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 gift card will be awarded 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 gift card 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. \$25 gift card will be awarded once the VISA 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 gift card may be subject to IRS tax reporting. Please consult a tax specialist. Limited time offer.

