

# Downey FCU Is by Your Side for Life's Financial Milestones

**Refer Friends  
and Family—  
Receive CASH  
and a Chance  
to Win  
a New Bike!\***

Ask us for more details  
and referral forms or go  
to [www.downeyfcu.org](http://www.downeyfcu.org).

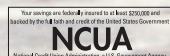
\*Only referred new members will be entered in the \$100 raffle drawing. There must be a minimum of 30 new referred members to hold a drawing for \$100. If the 30-member goal is not achieved by the end of each month through 12/31/10, the drawing will be postponed until goal is met. Drawing for new bicycle will take place on 12/1/10. Downey FCU employees, volunteers and their immediate family members are not eligible. Anyone under the age of 13 is not eligible to participate. This promotion is subject to change and may be cancelled at anytime. For complete drawing rules, visit our website at [www.downeyfcu.org](http://www.downeyfcu.org).

**DOWNEY  
FEDERAL  
CREDIT  
UNION**

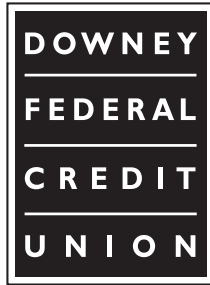
8237 Third Street  
Downey, CA 90241  
(562) 862-8141  
[www.downeyfcu.org](http://www.downeyfcu.org)



Insured up to \$250,000  
in additional coverage







*Count On Us  
Through All  
Stages Of Life*

## **Guidelines for the New Member Referral Bicycle Raffle**

### **Membership**

Existing members of Downey Federal Credit Union who are at least 13 years of age may participate in the Member Referral Program. Membership in Downey FCU is open to all community members who live, work, worship or attend school in Downey.

### **Eligibility:**

To qualify for the raffle, entrants must be at least 13 years old and be in good standing with the credit union at the time of the raffle drawing. To qualify as a member in good standing, a person must have an open DFCU savings account with a balance of \$25.00 or more, and may NOT have any of the following:

- Loan delinquencies over 30 days
- A negative balance on any share or checking account of over 15 days
- Be assigned to our Collections Department
- A negative account warning
- Deceased primary member on the account

### **Promotion Period**

The membership campaign is from June 1, 2010 through December 31, 2010. However, the drawing for the bicycle will occur on December 1, 2010. Existing members are encouraged to refer friends and family to open an account at Downey FCU.

### **How to Enter:**

DFCU members who refer new members are automatically entered to win the bicycle. New members who were referred by existing DFCU members are also automatically entered to win the bicycle. No purchase is necessary to enter the raffle

### **Alternate Entry**

Members may also enter the raffle drawing for the bicycle by hand printing the words "New Member Bicycle Raffle" and their full name, address, daytime phone number (including area code) and date on a 3" x 5" index card and dropping it off at the branch or mailing it to:

**Marketing Dep't., Downey Federal Credit Union, P.O. Box 4639, Downey, CA 90241.** Hand-printed entries must be turned in to DFCU no later than 4:30 pm on Tuesday, November 30, 2010. The Credit Union is not responsible for lost, incomplete, misdirected, damaged or illegible

entries. Mechanically reproduced entries will not be accepted. Alternate entries are limited to one per person. Once submitted, all entries become the property of DFCU and none will be returned.

The Credit Union estimates the odds of winning are approximately 1 in 500. However, actual odds of winning will depend upon the number of entries received over the course of the promotion. In order for the raffle to occur, there must be at least 30 new members over the course of the promotion.

#### Selection of Winner

The names of all referring members and new referred members will be placed a container. In a random drawing of all eligible entries received, one name will be drawn as the winner on December 1, 2010. The winner will be contacted via phone or email by December 8, 2010 to pick up his/her prize. Winner does not need to be present at the time of the drawing.

The winner agrees to allow the credit union to use their name, likeness and city of residence for advertising and promotional purposes without additional compensation except where prohibited by law. The winner will be announced in the next quarterly newsletter. DFCU will make its best effort to contact the winner. If the winner cannot be contacted, an alternate winner will be randomly selected.

Determination of the winner will be made by a member of Downey Federal Credit Union staff, whose decision is final.

