

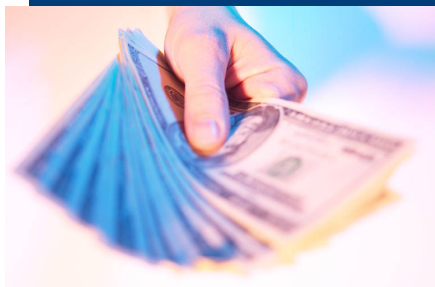
**Good is sharing a bargain
with a friend.**



Great is getting paid to do it.

Earn \$25

for each friend or family member
you refer



and share the benefits of CME FCU
membership!



Life is good. Make it great.

Referral Rewards

CME Federal Credit Union offers affordable financial services with consistently great rates and low fees. When you refer your friends and family, you deserve to get something in return. That's why CME is announcing its Referral Rewards program.

It's CME's version of an economic stimulus program. Now through December 31, 2010, when you refer an eligible friend or family member who opens a CME checking account with Great Card and direct deposit or one automatic debit, you'll earn \$25*. Once your friends or family members become active members, they can earn referral rewards, too.

Complete this form and give it to the person you're referring. Remind him or her to present it at the time of account opening.

Friend's name

My name

My address

City

State

Zip

My email address

*Terms and conditions:

Referring member: Must be member in good standing of CME Federal Credit Union (CME FCU) and must be at least 18 years of age to participate. Referring member must have some type of relationship to member being referred. Only one bonus per referral may be paid to the referring member, regardless of the number or type of accounts the referred member opens. CME FCU is required by law to inform the IRS of all referral bonuses paid. Any tax liability to the referring member as a result of the Referral Rewards program is the sole responsibility of the referring member. The member you refer must be a first-time CME FCU member, must qualify for membership in CME FCU, and must qualify for a CME FCU checking account. The \$25 Referral Reward will be deposited to your Advantage Share account once the referred member's account has been opened for 30 days, a Great Card debit card has been issued, and direct deposit has started or an automatic debit has been made.

Employees and affiliates of CME FCU are not eligible for Referral Rewards. Program ends December 31, 2010. CME FCU reserves the right to discontinue this promotion at anytime for any reason. CME FCU further reserves the right to refuse to pay a Referral Rewards bonus if CME FCU believes the participating individuals are in anyway engaged in fraudulent activity.

For internal use only

New Member's name

New member's account number

Date opened

Branch

Employee ID