

# WorkPerks BENEFITS

**\$25** deposit into  
your account\*

when you open a  
TwinStar Credit Union  
checking account and  
complete a brief survey.

\*See reverse for details.

**\$25** deposit into  
your account\*\*

when you participate  
in direct deposit.

\*\*See reverse for details.

**\$150**

when you get your **auto, boat,  
RV or motorcycle** loan with  
TwinStar Credit Union. This offer  
applies to a new loan or a refinance  
of a current non-TwinStar auto, RV,  
boat or motorcycle loan.\*\*\*

\*\*\*See reverse for details.

## Free no-obligation consultation with a TwinStar Financial Advisor


TwinStar Financial Advisors\* are informed  
and down-to-earth. They can help you  
look at your financial goals and make a  
plan for getting there. Goals can be buying  
a house, paying for your child's college  
education, a good retirement—whatever  
you want to have the funds to accomplish.

\*Securities and insurance products are offered through  
Cetera Investment Services LLC, member FINRA/SIPC.  
Advisory services are offered through Cetera Investment  
Advisors LLC. Neither firm is affiliated with the financial  
institution where investment services are offered.  
Located at: 1020 E 5th Ave, Olympia, WA 98501 (800)-  
258-3115.

Investments are: \* Not FDIC or NCUSIF insured  
\* May go down in value \* Not financial institution  
guaranteed \* Not a deposit \* Not insured by any  
federal government agency.



TwinStar branches are  
located in Washington  
and Oregon.



# WorkPerks

**EARN  
UP TO  
\$200**

TwinStar Credit  
Union is pleased  
to offer you  
exclusive  
**WorkPerks**  
benefits.

**TwinStarCU.com**  
800.258.3115



INSURED BY NCUA



### What are TwinStar WorkPerks?

WorkPerks is a program from TwinStar Credit Union with special benefits only for employees. We are proud to offer you WorkPerks because your employer is a TwinStar Preferred Business Partner. Check out the attached coupons to see how you can begin earning today.

### Why TwinStar?

TwinStar takes a favorable approach to checking accounts—we reward you instead of taking it back in fees. We offer free online banking, free mobile banking<sup>†</sup>, free telephone banking, free Bill Payer, Visa Debit cards, and unlimited check writing with all of our checking accounts.

### Join us

Apply online at [TwinStarCU.com](http://TwinStarCU.com) or stop by one of our 20 branches to become a member. To redeem WorkPerks coupons, present them to branch staff or call 800.258.3115.

## THE CREDIT UNION DIFFERENCE

How are credit unions different from banks? *Credit unions are not-for-profit cooperatives owned by the people they serve: their members.*

*Credit unions return earnings to members in the form of better deposit rates, low to no fees and lower interest rates on loans.*

Bank	Credit Union
Stockholders own them	<i>Members own them</i>
For profit	<i>Not for profit</i>
Not a cooperative	<i>Financial cooperative</i>
Run by highly paid CEOs and directors	<i>Run by a board of members who volunteer</i>
Formed to profit from financial services	<i>Formed to serve members' financial needs</i>
Compete with other banks	<i>Cooperate with other credit unions</i>
Profits-first culture	<i>Members-first culture</i>

<sup>†</sup> Message and data rates may apply. Check with your provider.

### Open Account

\*New account reward deposit will be made no later than 20 days after account opening. Offer valid through continued employment with TwinStar Preferred Business Partner. Offer not available on existing TwinStar accounts. Must present coupon or request WorkPerk benefit to qualify. Accounts must remain open a minimum of 20 days. Fees could reduce the earnings on the account. \$25 initial deposit required. No minimum balance required. The value of your reward will be reported on form 1099-INT. Must be 18 years or older to participate. Offer is subject to cancellation at any time and cannot be combined with any other offer. Other new account restrictions may apply, please stop by your local neighborhood branch to learn more.

### Direct Deposit

\*\*New account direct deposit reward will be made no later than 31 days after the first ACH direct deposit. Must be completed within 90 days of the new checking account opening. Offer valid for new TwinStar members only. Accounts closed before time of new account reward deposit will not be eligible for this offer. The value of your reward may be reported on form 1099-MISC. Must be 18 years or older to participate. Other new account restrictions may apply, please stop by our local neighborhood branch or call 800.258.3115 to learn more.

### Loans

\*\*\*Receive \$150 when you book an approved application for vehicle loan with TwinStar Credit Union. Vehicle loan may be for an auto/truck/SUV; RV; boat; or motorcycle and must be either a new purchase or a refinance from another lender. Existing TwinStar vehicle loans are not eligible. The loan amount must be at least \$10,000; and loan must book within 90 days from the date TwinStar approved the application. All loans are subject to TwinStar's guidelines for credit; vehicle type and age; and other terms and conditions. This offer is valid for employees of TwinStar Credit Union Preferred Business Partners ONLY and is not transferable. Offer revoked upon termination of employment with Preferred Business Partner. TwinStar Credit Union reserves the right to change or revoke the offer at any time. TwinStar credits the borrower's credit union savings account after the qualifying loan is booked. Cash incentive may not be combined with any other special offers on vehicle loans

**Get a  
slice of  
the pie.**



**\$25\***

Share the good news about us with family and friends. After they join and open a TwinStar Credit Union checking account, you'll both receive \$25\*.

Get started with the form on the reverse side.

\*See back for offer details.

**TwinStarCU.com**  
800.258.3115



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Invite your friends and family to fill out this form and take it to the nearest TwinStar Credit Union branch.

After they join and open their checking account, you will receive \$25. Once they participate in direct deposit, they will also get \$25.\*

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Your name

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Your phone number

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Referred by [friend's name]

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Referring friend's phone number

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Referring friend's account number [last 3 digits only]

**TwinStarCU.com**  
800.258.3115



**\*Participation Requirements:** Must establish new membership (must be the first member number issued) with personal checking account, and receive direct deposit into the account within 90 days of open date. Promotional deposit of \$25 will credit to your account within approximately 90 days of opening. Referring friend will receive \$25 deposit within next business day of promotional account opening. Due to the confidential nature of the process we cannot disclose information on who has applied for membership, nor will the referring member be notified whether we approve or decline any application(s) from your referrals. However, by participating in the program the referrer agrees that TwinStar may disclose to the referred person that the person is a member of TwinStar, and contrariwise. Accounts must be in good standing at time of payout. Minimum opening deposit is required on all TwinStar accounts. If you choose to open an dividend bearing checking account, the Annual Percentage Yield (APY) paid will be based on account balance and date of account opening. Rates, terms and conditions are subject to change. Fees may reduce earnings. All deposit accounts are subject to the TwinStar Deposit Agreements and Disclosures. For details please contact TwinStar Credit Union at 1.800.258.3115.

Internal Use Only :RUN RG: WORKPERKS  
CREDIT UNION Referral