



2025 REFERRAL PROGRAM

EARN UP TO \$500 – GET \$50 FOR EVERY MEMBER YOU REFER WHO JOINS!*

*TERMS AND CONDITIONS APPLY.



Labor Credit Union Referral Program Terms and Conditions

The following Terms and Conditions (“Terms”) apply to the Labor Credit Union Referral Program (the “Program”). The words “we,” “us,” “our,” or “Credit Union” refer to Labor Credit Union. The Program provides existing members in good standing (“Referrers”) with an opportunity to refer eligible individuals (“Referees”) to join the Credit Union. By participating in the Program, both Referrers and Referees (collectively, “Users”) agree to abide by these Terms.

1. ELIGIBILITY

1. Referrer Eligibility

- Must be an existing member of the Credit Union in good standing.
- Must have at least \$50 in their Credit Union account(s).
- Must not be delinquent on any Credit Union loan or account.
- Must be at least 18 years of age.

2. Referee Eligibility

- Must be at least 18 years of age.
- Must not already be a member of the Credit Union.
- Must open and fund a new Credit Union account with at least \$25 within the timeframe specified by the Program.
- Must qualify for Credit Union membership according to the membership requirements detailed in Section 2 (Membership Eligibility).

2. MEMBERSHIP ELIGIBILITY

To be considered for membership with Labor Credit Union, an individual must meet at least one of the criteria below. (If you do not see your affiliation listed and believe you may still be eligible, please contact Labor Credit Union for further assistance.)

• Featured Partners

- [U.S. Department of Labor](#)
- Department of Labor Contractors who work in the DC Standard Metropolitan Statistical Area established by the Bureau of the Census
- [National Labor Relations Board](#)

- [Labor Council for Latin American Advancement](#)
- [Federal Contract Guards of America](#)
- [University of District of Columbia](#)

- **By Location**

- Join Labor Credit Union if you live, work, worship, attend school, or regularly conduct business in Prince George's and Montgomery Counties of Maryland, or Washington, D.C.

- **Eligible Organizations**

- U.S. Department of Labor (DOL)
- Office of the Secretary (OSEC)
- Administrative Review Board (ARB)
- Benefits Review Board (BRB)
- Bureau of International Labor Affairs (ILAB)
- Bureau of Labor Statistics (BLS)
- Employee Benefits Security Administration (EBSA)
- Employees' Compensation Appeals Board (ECAB)
- Employment and Training Administration (ETA)
- Mine Safety and Health Administration (MSHA)
- Occupational Safety and Health Administration (OSHA)
- Office of Administrative Law Judges (OALJ)
- Office of Congressional & Intergovernmental Affairs (OCIA)
- Office of Disability Employment Policy (ODEP)
- Office of Federal Contract Compliance Programs (OFCCP)
- Office of Inspector General (OIG)
- Office of Labor-Management Standards (OLMS)
- Office of the Assistant Secretary for Administration and Management (OASAM)
- Office of the Assistant Secretary for Policy (OASP)
- Office of the Chief Financial Officer (OCFO)
- Office of the Solicitor (SOL)
- Office of Workers' Compensation Programs (OWCP)
- Ombudsman for the Energy Employees Occupational Illness Compensation Program (EEOMBD)
- Pension Benefit Guaranty Corporation (PBGC)
- Veterans' Employment and Training Service (VETS)
- Wage and Hour Division (WHD)
- Women's Bureau (WB)
- Employees of contractors under a long-term contract with DOL who work in the DC Standard Metropolitan Statistical Area (as defined by the Bureau of the Census)
- Employees of the National Labor Relations Board (NLRB) who work in the United States and Puerto Rico

- Full-time NLRB contract employees (for a continuous term of one year or more), serving the NLRB in Washington, D.C.
- National Association of Counties
- Occupational Safety & Health Review Commission
- Railroad Retirement Board
- The President's Committee on Employment of the Physically Handicapped
- Federal Mine Safety & Health Review Commission
- Washington Branch of the International Labor Office
- DOL Day Care Center employees who work in D.C.
- DOL Fitness Association employees who work in D.C.
- FAME Cafeteria employees (under long-term contract with DOL) who work on the 6th Floor Cafeteria at 200 Constitution Ave, D.C.
- Nationwide Land Title & Escrow Services employees (under long-term contract with DOL) who work in Beltsville, MD
- Cessi employees who work regularly under contract, on-site at a DOL facility
- Employees under long-term contract with DOL working at the Postal Square Building in Washington, D.C.
- Employees under long-term contract with DOL working at the Frances Perkins Building in Washington, D.C.
- All Federal Labor Relations Authority Employees
- Employees of the Forum Group, Inc. (and its divisions) who work in the United States
- Employees of the American Institute of Architects who work in Washington, D.C.
- Employees of the Urban Shelters and Health Care Systems, Inc. who work in the Washington Center for Aging Services in Washington, D.C.
- Employees of the U.S. Army Center of Military History (CMH) who work in Washington, D.C.
- Employees of the Department of Agriculture who work at the Franklin Court Building, 1099 14th Street, NW, Washington, D.C.
- Employees of Bellemead Management Co., Inc. who work in the Franklin Court Building, 1099 14th Street, NW, Washington, D.C.
- Employees of the National Mediation Board who work at 1301 K Street, NW, Washington, D.C.
- Employees of VMT/J.B. Johnson Nursing Center who work in Washington, D.C.
- Employees of SABIT, Foreign Trade Zone (FTZ), and Statutory Import Programs Staff (SIPS) who work in the Franklin Court Building, Washington, D.C.
- Employees of Heery International, Inc. who work in Washington, D.C.
- Employees of the Institute of Transportation Engineers who work in Washington, D.C.
- Employees of the American Council of Engineering Companies who work in Washington, D.C.

PROGRAM PERIOD

The Program will run from April 28, 2025, 12:00 AM EST to December 31, 2025, 11:59 PM EST, or until terminated by the Credit Union at its sole discretion. The Credit Union reserves the right to modify or end the Program at any time without prior notice.

4. HOW THE PROGRAM WORKS

- **Referrals**
 - An eligible Referrer may refer up to 10 (ten) new members during the Program Period.
 - The maximum total referral bonus a single Referrer may earn is \$500 (\$50 per referred new member).
 - New members (Referees) who join through this Program may themselves become Referrers and earn up to \$500 in the same manner.
- **Account Funding**
 - Referees must open and fund a new account with at least \$25.
 - **Account Funding Timeline:** The newly opened account must be fully funded within the timeframe communicated by the Credit Union, which will not exceed 60 days from the date of account opening.
- **Rewards and Payout**
 - Referrers and Referees are each eligible to receive a referral bonus (e.g., \$50 each) once all requirements are met.
 - To qualify for the bonus, both the Referrer and Referee must have active and good-standing accounts (no delinquencies, at least \$50 in the Referrer's account, and no violations of these Terms).
 - Bonuses are typically credited within 60 days after the Referee's account becomes fully active and meets the funding requirement.
 - If the Referee's account does not remain active and in good standing for at least 180 days, the Credit Union reserves the right to reclaim the referral bonus from either or both parties.
- **Multiple or Duplicate Referrals**
 - A Referee may only claim one Referrer for an initial membership. If multiple Referrers refer the same individual, the Credit Union will honor the Referrer who first submitted the Referee.

5. PRIVACY

The personal information collected, processed, and used as part of this Program will be used in accordance with the Credit Union's Privacy Policy. By participating, Referrers and Referees consent to receive communications from the Credit Union about the Program, including follow-up communications to encourage the completion of the account opening process.

6. COMPLIANCE AND LIMITATIONS

- **Prohibited Conduct**
 - Users may not refer themselves, create multiple or fictitious accounts, or participate in the Program in a manner inconsistent with these Terms.
 - Users shall not violate any law, infringe the rights of any third party, or engage in harassing, harmful, illegal, hateful, or obscene conduct related to the Program.
- **Right to Close or Disqualify**
 - The Credit Union reserves the right to close the account(s) of any Referrer or Referee, deny any reward, and/or seek repayment if there is suspicion of fraud, abuse, or other questionable activity.
- **Changes to or Cancellation of Program**
 - The Credit Union may modify, cancel, suspend, or terminate the Program at any time without prior notice.
 - If the Program is terminated, any unclaimed referral rewards may be forfeited.
- **Liability**
 - The Credit Union is not responsible for any incorrect or inaccurate information supplied by Users while participating in the Program.
 - The Credit Union's decisions on all Program-related matters are final and binding.
- **Applicable Law**
 - Any attempt to undermine the legitimate operation of this Program may be a violation of criminal and civil laws. The Credit Union reserves the right to disqualify and/or seek damages from any individual engaging in such conduct, to the fullest extent permitted by law.

7. ACCEPTANCE OF TERMS

By participating in the Program as either a Referrer or Referee, you:

- Acknowledge that you have read, understand, and agree to be bound by these Terms.
- Agree to the Credit Union's Privacy Policy.
- Understand and accept that the Credit Union reserves the right to change, modify, or terminate the Program at its sole discretion.

If you have any questions about these Terms or the Program, please contact us at:

Labor Credit Union

- **Phone:** (202) 789-2901
- **Mail:** Labor Credit Union, P.O. Box 51, Merrifield, VA 22116
- **Email:** memberservices@dolfcu.org