



Share the Credit Union You Love-Official Rules

Refer your friends, colleagues, or family members to UFCU, and in addition to sharing the credit union you love, you'll each get \$25. Here's how:

- 1.) Share your unique "Refer a Friend Code" with friends and family before it expires.
- 2.) You and each new Member you refer will enjoy a \$25 bonus once they complete the qualifying activities in compliance with the complete terms, conditions and restrictions below.

Qualifying Activities

To qualify for the \$25 bonus, you must refer someone who is not currently a UFCU Member, and they must complete the following activities

- Join UFCU by opening checking and savings share accounts.
- Perform 10 debit card purchases, or set up a direct deposit within the first 30 days of share account opening.

Once qualified, a \$25 bonus will post to your savings account and to the savings account of the new Member you referred at the end of the month in which you qualified.

Complete Terms, Conditions, and Restrictions

Referral codes are randomly generated, and are unique to the referring member. Each code is valid for ninety (90) days, and may be used more than once. Referral codes will be provided to referring member via the email address currently on file with UFCU. To be eligible for the UFCU Refer A-Friend promotion (the "offer" or "promotion") and receive the \$25 bonus, the referring participant and referred participant (collectively the "parties") must meet the requirements established herein, including minimum UFCU membership requirements and qualification for an eligible UFCU Free Checking Share Account. A share deposit of \$5 plus a \$1 membership fee is required to establish membership with UFCU. A minimum deposit of \$25 is required to open a UFCU Free Checking Share Account. Referred Participant must open a new UFCU Free Checking Share Account by close of business on or before the expiration date indicated by the offer, must either (1) make a minimum of 10 debit card transactions, excluding ATM deposits, withdrawals or transfers, or (2) initiate a qualifying direct deposit of \$1 or greater within 30 business days of share account opening and have a positive balance at the time the bonus is deposited by UFCU. "Referred Participant" is defined as an individual who is not a current Member of UFCU and has not been a Member of UFCU within the past 180 days from new share account opening. The parties must have a valid social security number and be 18 years of age or older. "Qualifying direct deposit" is defined as a reoccurring direct deposit of a paycheck, pension, social security, or other monthly income electronically deposited from a share account of an unrelated third party (e.g. your employer or government agency) into your UFCU Checking

Share Account. Once the conditions contained herein are met and verified, the \$25 bonus is credited to your UFCU Savings Share Account ending in "0000." Verification of 10 debit card transactions and/or qualifying direct deposit may take up to 60 days. If multiple shares exist, the \$25 bonus will be deposited into the Member's oldest Savings Share Account ending in 0000. The Annual Percentage Yield (APY) for the Savings Share Account effective as of 07/01/2012 is 0% for balances below \$100, .25% for balances \$100 - \$2,499, and .05% for balances \$2,500 or greater. Offer does not apply to second or multiple qualifying share accounts within the same household or address, or for customers who have closed a qualifying share account within the last 180 days. Only first-time UFCU Members qualify for the \$25 bonus as a referred party. Promotion is not valid if combined with any other offer. All new UFCU memberships and share accounts are subject to credit approval, share account opening procedure, and Truth-In-Savings Account and Membership Terms, disclosures, and fee schedule. UFCU Free Checking Share Account is subject to overdraft fees. Offer does not apply to minor, transfer to minor share accounts, or commercial share accounts. UFCU staff, directors, volunteers, and their family members are not eligible for the bonus. Bonus payments are considered interest and may be reported on IRS form 1099-INT. **UFCU may suspend or amend the official rules the Refer A Friend promotion at any time without notice. All rights reserved.**