

## Membership Referral Program

### Official Rules

1. **Eligibility of Promotion.** No purchase necessary. Must be a current Credit Union member in good standing, a U.S. resident, and 18 years of age or older to receive referral awards by submitting a referral or acceptance of any prize constitutes acceptance of the official promotion rules. Some restrictions apply.
2. **Prize.** The Credit Union will award one (1) \$25.00 award to the referring member per eligible referral. Any member referring twenty-four (24) or more referrals will be issued a 1099 form for tax purposes.
3. **Entry and eligibility** for this promotion is based upon the first member who refers an eligible referral for membership in the credit union. Only one (1) referral award per new member will be permitted and will be paid to the primary member listed on the referring account. Joint account holders must have a separate membership share account to be eligible for the promotion. The new member's account must be opened for at least thirty (30) days. It may take up to forty-five (45) days for the award to be deposited into the referring member's account. If the account is closed and reopened during the promotion period another referral fee is not available.
4. The referring member is responsible for all federal, state, local or other taxes or other assessments that may be associated with or imposed upon the recipient.
5. Void where prohibited or restricted by law.