

Mission Federal Credit Union
\$40 Refer a Friend Full Rules

- 1. Eligibility Requirements for New Member:** The new member, 18 years of age or older, must be the primary member opening a Mission Federal Credit Union (“Mission Fed”) Checking Account and the initial deposit must meet the minimum opening deposit required for the Checking Account type. The new member is not eligible for this offer if he/she is currently a signer on a Mission Fed account or was a signer on a Mission Fed account that was closed within the last twelve (12) months. Youth Account joint signers are eligible. The new member must be eligible for membership and all accounts are subject to approval.
- 2. Promotion Period:** The new Checking Account must be opened between 08/01/16 and 10/31/16, and remain open a minimum of 90 days. The Checking Account must be funded within 30 days of account opening. Both the account opening and funding need to take place during the promotional period.
- 3. New Account Transaction Requirements:** The new Checking Account must receive a minimum Direct Deposit of \$250 within the first 90 days of account funding, or must have a minimum of **ten (10) “qualified transactions”** completed and posted to the account prior to the 91st day of account funding. “Qualified transactions” refer to signature-based Mission Fed Debit Card transactions and Mission Fed Credit Card transactions. Transactions can be ten (10) of either of these or a total of ten (10) between these two combined.
- 4. \$40 Refer a Friend Credit:** Upon satisfaction of the above requirements, the \$40 will be automatically deposited to the new member and referring member accounts by the 110th day of the new member’s account funding. Both members’ Mission Fed accounts must be in good standing to receive the \$40. Mission Fed, at its discretion, will determine if an account meets that requirement.
- 5. Liability and General Rules:** Participants agree to hold Mission Fed and each of its officers, directors, employees, members, representatives and agents harmless from any liability arising from participation in the Mission Fed Refer a Friend campaign. Mission Fed is not responsible for any negligence, claims, liability, injury, property loss or other damages arising from, or in connection with, acceptance or participation in this campaign. Mission Fed is also not responsible for any incorrect or inaccurate information, lost, incomplete, illegible, late, misdirected, stolen, or mutilated materials or bona fide human processing errors. Mission Fed reserves the right to disqualify participants who fail to follow these Official Rules and regulations, or who make any misrepresentations relative to this campaign. Void where prohibited.
- 6. Taxes:** Taxes due on \$40 referral are the sole responsibility of the recipient. Mission Fed will report to the appropriate state and federal agencies as required by applicable law.
- 7. Conduct and Decisions:** Mission Fed reserves the right to cancel this campaign at any time. If the conduct or outcome of the campaign is affected by human error, mechanical malfunction, or failure of any other kind, intentional interference or any event beyond the control of Mission

Fed, Mission Fed reserves the right to terminate this campaign, or make such other decisions regarding the outcome as Mission Fed deems appropriate. Mission Fed reserves the sole right to interpret these rules and resolve any disputes, conflicting claims or ambiguities related to this promotion. Mission Fed's decisions concerning such disputes shall be final.

8. Employee Eligibility: Employees and family members of Mission Fed and its affiliates are eligible for participation. Employees may not refer other Mission Fed employees to receive Refer a Friend rewards.

9. Publicity Authorization: The participants agree to permit Mission Fed to utilize their name and likeness in promotional and other Mission Fed materials, without additional compensation or permission, except where prohibited by law.

10. Miscellaneous: Mission Fed may substitute referrals, amend the rules or discontinue this promotion at any time. Mission Fed disclaims any responsibility to notify participants of any aspect related to the campaign. For a copy of these rules, please visit any Mission Fed location.

Mission Federal Credit Union
\$200 Cash Prize Drawing Full Rules

1. **NO PURCHASE NECESSARY TO ENTER.** PURCHASE DOES NOT INCREASE ODDS OF WINNING. VOID WHERE PROHIBITED OR RESTRICTED BY LAW.
2. **How to Enter:** During select promotions, Mission Fed may host cash prize drawings. Existing members are automatically entered into the drawing for each new member they refer during the Refer a Friend promotion between 08/01/2016 to 10/31/2016. No additional transactions are required. One entry per new member referral. Entries become the property of Mission Federal Credit Union and will not be returned.
3. **Prizes and Odds of Winning:** Five (5) winners will receive a cash prize of \$200 each. Odds of winning will vary depending on the number of entries received. Prizes are non-transferable. One \$200 prize per person.
4. **Prize Drawing:** The five (5) Cash Prize winners will be selected in a random drawing by Mission Fed on or before 11/18/16. Winner(s) will be notified via the contact information provided on Refer a Friend forms. For names of the winners, send a self-addressed stamped envelope to: Mission Federal Credit Union Drawing Winners, P.O. Box 919023 San Diego, CA 92191-9023. Include the date of the event with your request. All federal, state, and local laws apply.
5. **Eligibility:** To qualify for the drawing, all entrants must be existing Mission Fed members and U.S. residents age 18 or older at the time of entry. Winners must be able to provide verification of identity and age. By entering this drawing, you accept and agree to be bound by these Official Rules and the decisions of Mission Federal Credit Union. Drawing void where prohibited by law.
6. **Liability and General Rules:** Entrants agree to hold Mission Federal Credit Union and each of its officers, directors, employees, members, representatives and agents harmless from any liability arising from participation in a Mission Federal Credit Union prize drawing. Mission Federal Credit Union is not responsible for any negligence, claims, liability, injury to person or property or other damages arising from, or in connection with, acceptance or participation in any of these drawings. Further, Mission Federal Credit Union is not responsible for any incorrect or inaccurate information, lost, incomplete, illegible, late, misdirected, stolen, or mutilated entries or other materials or bona fide human processing errors. Mission Federal Credit Union reserves the right to disqualify entrants who fail to follow these Official Rules and regulations, who tamper with the entry process, or who make any misrepresentations relative to this drawing. Mission Federal Credit Union shall have the absolute right to determine if an entry is in compliance with these Official Rules without notice to the person attempting to enter.
7. Employees of Mission Federal Credit Union, affiliates and their immediate family members are ineligible to participate or win. Immediate family members include children and grandchildren, parents, brothers and sisters, nieces, nephews and first cousins (that is, a child of an aunt or uncle). Adopted, half, foster, and step family members are also included as immediate family.
8. **Taxes:** Taxes due on \$200 Cash Prize are the sole responsibility of the recipient. Mission Fed will report to the appropriate state and federal agencies as required by applicable law.

9. Publicity Authorization: The winner(s) agrees to permit Mission Fed to utilize their name, photo, video and likeness in promotional and other Mission Fed materials, without additional compensation or permission, except where prohibited by law. The winner also grants Mission Federal Credit Union, its employees, designees, agents, independent contractors, legal representatives, successors and assigns, and all persons from whom or through whom it is acting, the absolute right and unrestricted permission to take, use my name, my voice, testimonial and biographical data and/or publish, reproduce, edit, alter, copy, exhibit, project, display and/or copyright photographic images or pictures of me or my child(ren) whether still, single, multiple, or moving, or in which I (they) may be included in whole or part, in color or otherwise, through any and all forms of media (print, digital, electronic, broadcast, social media including but not limited to, Facebook, Instagram, Twitter etc.), for art, advertising, marketing, publicity, archival and any other lawful purpose. I understand and agree that these materials will become the property of Mission Federal Credit Union and will not be returned.

10. Conduct and Decisions: Mission Federal Credit Union reserves the right to suspend or cancel the promotion or modify these Official Rules as necessary for any reason or as required by applicable law. Mission Federal Credit Union reserves the right, at its sole discretion, to disqualify from the promotion, and ban from any future promotions, any person they believe is to have intentionally violated these Official Rules or tampered with any element of the promotion without notice to the disqualified person.