

Mission Federal Credit Union
Mission for Our Schools Official 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. New Checking Account Requirements:** The new Checking Account must be opened between 1/1/19 and 12/31/19, and remain open a minimum of 90 days. The new Checking Account must be funded within 30 days of account opening. The account opening and funding need to take place during the promotional period.
- 3. New Checking Account Transaction Requirements:** The new Checking Account must have a minimum of five (5) eligible member-initiated transactions within the first 90 days of account opening. Member-initiated transactions include: ACH Deposit, ACH Withdrawal, Cash Deposit, Cash Withdrawal, Debit Card Purchase, Check Deposit, Check Withdrawal, Online Banking Transfers, Bill Payments, or Mobile Banking Transfers.
- 4. \$25 New Member Reward:** A \$25 reward will be deposited into the new member’s account on the 91st day from the new member’s account opening. The new member’s Mission Fed account must be in good standing to receive the \$25.
- 5. \$25 Donation:** The member-designated local elementary, middle, high school, or university/college (“school”) of choice must be qualified by Mission Fed for participation. For each new qualified member, Mission Fed will make a \$25 donation in the form of a check for the total number of qualified referrals to the new member’s designated school of choice by the 110th day from the new member’s account opening.
- 6. Liability and General Rules:** Participants 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 the Mission Federal Credit Union Mission for Our Schools campaign. Mission Federal Credit Union 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. Further, Mission Federal Credit Union is not responsible for any incorrect or inaccurate information, lost, incomplete, illegible, late, misdirected, stolen, or mutilated materials or bona fide human processing errors. Mission Federal Credit Union 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.
- 7. Taxes:** Recipients will be responsible for all taxes, if any (including federal, state, and local taxes). Mission Fed will report to the appropriate agencies as required by applicable law.

8. 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, any mechanical malfunctions, or failures of any 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 Official Rules and resolve any disputes, conflicting claims or ambiguities concerning the rules and Mission Fed's decisions concerning such disputes shall be final. All decisions made by Mission Fed will be final. Mission Fed may waive any of these rules in its sole discretion.

9. Employee Eligibility: Employees are not eligible for this promotion.

10. 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.

11. Miscellaneous: Mission Fed may substitute referrals, amend the rules or discontinue the campaign at any time. Mission Fed disclaims any responsibility to notify participants or any aspect related to the campaign.

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