

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

1. Eligibility Requirements: Minimum age to participate is 18. The new primary member must be eligible for membership and open Mission Fed eligible accounts and meet the minimum transaction requirements for the accounts they choose. To be eligible, the new member may not be a signer on a Mission Fed account within the last twelve (12) months.

2. Program Requirements and Promotion Period: The new member must either:

- a) Open a new Mission Fed Checking Account and meet the transaction requirements listed below; or,
- b) Obtain a new Mission Fed Credit Card and meet the transaction requirements listed below in addition to opening a new Savings Account, Checking Account or Money Market Account; or,
- c) Fund a new Mission Fed Auto Loan, Mortgage Loan, Personal Loan or Home Equity Loan in addition to opening a new Savings Account, Checking Account or Money Market Account.

All qualifying share accounts must be opened and funded during the promo period between 5/1/2019-7/31/19. Loans must be funded 90 days from Initial Account Opening (becoming a member.) All accounts must remain open a minimum of 91 days and be in good standing.

3. New Checking Account Transaction Requirements: The new Checking Account must have a minimum of five (5) eligible member-initiated transactions completed and posted to the account prior to the 91st day 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. New Credit Card Loan Transaction Requirements: A Mission Fed Credit Card must be opened with a minimum of five (5) Credit Card purchase transactions or one (1) balance transfer posted within 90 days of initial account opening. Electronic balance transfers do not qualify. A Savings, Checking or Money Market Account must be opened in addition to the new loan.

5. New Auto Loan, Personal Loan, Mortgage Loan, or Home Equity Loan Requirements: The new loan must be funded within 90 days of initial account opening. A Savings, Checking or Money Market Account must be opened in addition to the new loan. Indirect auto loans, share secured loans and auto leases are not eligible for this promotion.

6. \$40 Refer a Friend Credit: After the new account and/or loan requirements are met, \$40 will be deposited to the new member's and referring member's account on or about the 91st day after the initial account was opened. Maximum incentive offer payout is \$40 for each new member meeting the stipulations.

7. 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 incomplete, incorrect or inaccurate information, or bona fide human processing errors. Void where prohibited.

8. Taxes: Taxes due are the sole responsibility of the recipient. Mission Fed will report to the appropriate state and federal agencies as required by applicable law.

9. Conduct and Decisions: All accounts and loans are subject to approval. Mission Fed reserves the right to cancel this campaign, or disqualify participants who fail to follow these official Rules and Regulations, or who make any misrepresentations relative to this campaign. The referring member's Mission Fed account must be in good standing to receive the \$40. Mission Fed, at its discretion, will determine if an account meets all applicable requirements. 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.

10. Employee Eligibility: Employees and family members of Mission Fed and its affiliates are eligible for participation. Employees may not refer other Mission Fed employees for this promotion.

11. 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.