

VALLEY STRONG
REFER A FRIEND PROGRAM
TERMS AND CONDITIONS

Eligibility Requirements: Referring person (“Referrer”) must be a Member in good standing and maintain an open primary Membership with Valley Strong Credit Union. The referring Member must be 18 years of age to be eligible to receive a referral payout. To be eligible the “Referred” Member must have not closed an account in the 180 calendar days prior to their new account being opened. Each referral is valid for 90 calendar days from the original date of the referral submission. Referrals must be made prior to the new account opening.

Terms/Conditions: The Referrer is responsible for ensuring the Referred persons contact information is valid at the time of their submission. Only accounts in which the referral information matches the original submission information and meet account criteria will be paid. The Referrer authorizes the sending of communications to each Referred person and indemnifies Valley Strong Credit Union for any claims related to the sending of communication relating to their referral request. If the Referred person already has a Valley Strong account, is on our email opt-out list or if the email provided is incorrect or no longer valid they may not receive the referral email. Referring Member’s account must be open and in good standing at the time of referral and payout. Due to confidentiality we cannot disclose any information about qualifying accounts opened by someone referred. Valley Strong Credit Union reserves the right to modify, restrict, change or terminate the Refer A Friend Program at any time.

Good Standing: For the purpose of this promotion the term good standing is an account which is:

- Currently open
- Not flagged for excessive overdrafts
- No more than 30 calendar days past due on any loan payments, if applicable
- Not knowingly taking part or being flagged for any fraudulent activity of any kind

Program Requirements:

The new Member (“Referred”), must do the following to qualify for a payout for “Referred” and “Referrer.”

- Open a new share account with a minimum opening balance of \$250, or;
- Open a new share (minimum opening deposit of \$5) **and** checking account (minimum opening deposit of \$25).
- New account(s) must be open and in good standing for 30 calendar days.
- Payout will be made automatically to qualifying account by direct deposit on, or around the 31st day after new account has been opened

Program Limitations: Referring Members can make an unlimited number of referrals; however, can only earn a maximum of \$500 per calendar year for qualifying referrals. Employees of Valley Strong are not eligible for this promotion.

Program Exclusions: Rocky, Kappa and Estate accounts are not eligible for referrals. The Refer A Friend Program cannot be used in conjunction with other offers.

Taxes: Taxes due are the sole responsibility of the recipient. Valley Strong Credit Union will report to the state and federal agencies as required by applicable law.

