

Mission Federal Credit Union
The Right Invite \$25 Official Rules

- 1. Eligibility Requirements for Referring Member:** The referring member, 18 years of age or older, must be the primary member who has opened a Mission Federal Credit Union account. Within the first sixty (60) days of opening their account, the referring member must invite the new member, and the new member must open and fund their account within those first sixty (60) days. The referring member is not eligible to participate in this offer if they were a signer on a Mission Fed account that was closed within the last twelve (12) months.
- 2. 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 Checking Account and must open and fund the new account within sixty (60) days of the referring member's account opening. 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. The new member must be eligible for membership and all accounts are subject to approval.
- 3. Promotion Period:** The new member's Checking Account must be opened and funded within sixty (60) days of the referring member's account opening, and remain open a minimum of ninety (90) days.
- 4. New 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.
- 5. \$25 The Right Invite Credit:** Upon satisfaction of the above requirements, the \$25 will be automatically deposited to the referring and new member accounts on the 91st day of the new member's account opening. The referring member's Mission Fed account must be in good standing to receive the \$25. Mission Fed, in its sole discretion, will determine if an account meets that requirement.
- 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 The Right Invite 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. Mission Federal Credit Union 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 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.

6. **Taxes:** Taxes due on \$25 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 of Mission Federal Credit Union and its affiliates are not eligible for participation.
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.

RI-R-1/19