

CCCU Member Referral Program – Effective June 12, 2023

If you're happy and you know it, refer your friends! Receive \$25 for every referral, plus your friend(s) gets \$50!

Refer a Friend or Family Member to open a new account with CCCU and get \$25 added to your savings account for each person who joins CCCU AND uses your referral code*.

PLUS, every new Member you refer will receive \$50 added to their new account. Send your personal referral code to earn your bonus! *

**Money is deposited on the first Monday of the month 90 days after the new account opens. Limited time offer, referral bonus only available to new members who are approved for newly funded membership. Please see our website for the full terms and conditions for full promotion guidelines and eligibility requirements.*

The promotional period starts on June 12, 2023, at 8am PDT and will end at the credit union's discretion. CCCU, the administrator, reserves the right to modify or discontinue this program at any time without advance notice.

Promotion guidelines and eligibility requirements:

1. New Member relationship (the referred) must be opened and funded with minimum \$50 membership share to qualify.
2. New Member relationship must be opened with a referral code. Code is obtained by current members (the referral) via referral link or through online banking profile.
 - a. Ability to obtain referral code does not guarantee account is eligible for referral bonus upon referee successfully opening a membership.
 - b. There is no limit on the number of referral codes you can obtain and share.
 - c. New members are limited to one (1) referral code and one (1) referred bonus of \$50.
3. Referral/referred bonuses will be paid to the membership savings account.
 - a. Referral/referred bonus(es) will be issued on the first Monday of the month 90 days after the new account opens.
 - b. Referral members are not limited to the number of referral bonuses they can receive.
 - c. Referred members are limited to one (1) referred bonus for the lifetime of their membership.
 - d. Membership qualifications must be met to be eligible for refer a friend bonus.
 - e. All referral/referred bonus(es) bonuses will be issued no later the first Monday of the month 90 days after the new account opens.
4. You must be a new member to qualify for the referred bonus.
 - a. You must meet minimum qualification requirements and provide valid identification.
 - b. Applicants with prior membership qualify for referral bonus so long as:
 - i. You have not caused a loss to the credit union.
 - ii. Your prior membership was not terminated based on bylaw determined terminable behavior.
 - iii. You are applying more than ninety (90) days after voluntarily closing your membership.

5. Member relationship of the referrer and the referred must BOTH remain open and in good standing to receive referral bonuses.
 - a. Member relationship closed prior to the issuance of referral bonuses will forfeit referral bonus.
 - i. Membership and/or share draft accounts closed within six (6) months of opening may be subject to \$25 early closure fee.
 - b. To be considered in good standing, the referring Member relationship must meet ALL the below requirements:
 - i. No returned or unpaid items on any share draft accounts within the last six (6) statement cycles.
 - ii. Account(s) cannot be overdrawn for thirty (30) or more days during the promotional period.
 - iii. Credit obligation(s) cannot be delinquent.
 - iv. Have not caused a loss to the Credit Union.
 - v. Have \$50 membership share balance.
 - vi. Relationship cannot be restricted at the time of referral bonus issuance.
 - c. To be considered in good standing, the referred Member relationship must meet ALL the below requirements:
 - i. No returned or unpaid items on any share draft accounts within the period before the referral bonus is issued.
 - ii. Account(s) cannot be overdrawn more than \$50 at any point within the period before the referral bonus is issued.
 - iii. Have \$50 membership share balance.
 - iv. Relationship cannot be restricted at the time of referral bonus issuance.

CCCU employees with a Member relationship in good standing, are eligible for the refer a friend program.

Referral/referred bonuses are considered interest. Referral/referred bonus recipients may be issued an IRS Form 1099_INT (or Form 1042-S, if applicable) that reflects the referral bonus(es). CCCU does not provide tax advice, please consult your tax advisor.

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By opening an account with Clark County Credit Union (CCCU) through the **CCCU Member Referral Program- If you're happy and you know it, refer your friends!** , both parties waive any privacy rights with regards to awareness that the other has opened or intends to open an account with CCCU.

Important information about procedures for obtaining a new account: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. **What this means for you:** When you open an account, you will be asked for your name, address, date of birth, and other information that will allow CCCU to identify you. You will be asked to provide a copy of your driver's license or valid identification acceptable to CCCU.

Rates and Truth-In-Savings Disclosure can be viewed here: <https://www.cculv.org/Rates.aspx>