

Advantage One Online Referral Program

How the Program Works

You can earn rewards for referring family and friends to Advantage One Credit Union. To start earning Rewards:

- **Fill out an Online Referral Form**
 - Provide your name, a valid email address, your phone number and your member number.
 - Identify who you'd like to refer – you'll need their name, phone number and the city where they live
- **Accept the Terms & Conditions**
- **Forward the referral link to your friend**
 - After submitting your referral form, you'll be emailed a link to send to your friend.
 - They complete a similar form, identifying you as the referring AOCU member.

The entire process only takes a few minutes and could earn both of you \$100!

If you are planning to become an Advantage One Credit Union member because a family member or friend referred you to us, make sure you fill out and submit the form they sent you the link to. Also be sure to reference your referral at loan closing. Once you close on your loan and become an Advantage One member, we'll reward you and the member that referred you with \$100!

The following provides a brief summary of the Referral Program. For complete details and Official Terms and Conditions, visit www.myaocu.com/member-referral.

Eligibility for Referring Participants

- You must be a current Advantage One Credit Union member in good standing.
- You must be a natural person 18 years of age or older. Business members are not eligible for this Program.
- You must sign up for the Advantage One Credit Union Referral Program ("Program") by providing the following information as listed on your Advantage One Credit Union account: your name, a valid email address, your phone number and your member number.
- You must agree to accept Program emails and accept and abide by the Program's Terms & Conditions.
- You cannot earn a reward for referring someone who already claimed a referral offer from you or from someone else. A Referred Participant can only accept one Referral Offer.
- You cannot refer yourself, use false names, invite fictitious people, use multiple email addresses or accounts, impersonate another person, or provide false information.
- The Referred Participant must meet/ satisfy all of the eligibility requirements set forth below.
- Assuming you and the Referred Participant meet all eligibility requirements and abide by the Program's Terms & Conditions, \$100.00 will be credited to your Advantage One Credit Union savings account within 60 business days after the Referred Participant closes on his/her

eligible loan closing, provided both you and the Referred Participant are still members in good standing at that time.

Eligibility Requirements for Referred Participants

- You must be a natural person, 18 years of age or older.
- You must live, work, worship or attend school in one of the following counties within Michigan: Clinton, Eaton, Genesee, Hillsdale, Ingham, Jackson, Lapeer, Lenawee, Livingston, Macomb, Monroe, Oakland, Shiawassee, St. Clair, Washtenaw or Wayne.
- You must claim your Referral Offer by providing your name, email address, phone number and city of residence
- You must agree to accept Program emails and accept and abide by the Program Terms & Conditions.
- You may claim only one Referral Offer.
- You must become a member of Advantage One Credit Union and complete the following actions within 60 days of claiming your Referral Offer: Open a Savings Account with a minimum opening deposit of \$5.
- Apply for, be approved and close on a new loan in an amount of \$5,000 or more¹ or transfer an Eligible Loan from another lender to Advantage One. Loan approval is determined by creditworthiness. Eligible Loans excludes Visa credit cards, personal lines of credit, overdraft lines of credit and any and all existing loans with Advantage One Credit Union. See Official Terms and conditions for an full explanation of what loans constitute Eligible Loans.
- Assuming you and the Referring Participant meet all eligibility requirements and abide by the Program's Terms & Conditions, \$100.00 will be credited to your Advantage One Credit Union savings account within 60 business days after loan closing, provided you are still a Credit Union member in good standing at that time.
- Once you are a member of Advantage One Credit Union, you may participate in the Program as a Referring Participant by referring your friends and family to Advantage One Credit Union.

For complete Program details and Official Terms and Conditions, visit www.myaocu.com/member-referral.

¹Eligibility subject to approval. Minimum loan amount of \$5,000 required. Offer excludes Visa Credit Cards, Personal Lines and Overdraft Lines of Credit. Existing Advantage One Credit Union loans ineligible for refinance. Cannot be combined with any other offers, specials, or promotions. Advantage One Credit Union reserves the right to cancel the loan referral program at any time, and to disqualify any referrals where we reasonably believe they were not made in good faith.