



## **ADDENDUM TRUTH-IN-SAVINGS DISCLOSURE FOR \$25 Refer a Friend Kalama Summer Lights**

This Addendum amends and supplements the terms of the Fibre Federal Credit Union/TLC Truth-in-Savings Disclosure ("TIS"). The Addendum provides additional terms applicable to the \$25 **Refer a Friend Reward**. All terms and conditions of the TIS apply to the \$25 **Refer a Friend Reward** except to the extent that such terms are modified by this Addendum.

To be eligible for the \$25 Refer a Friend Reward:

### **Existing Members**

1. Must be an existing member with Fibre/TLC
2. Share with your friends
3. Once your friend becomes a member, your \$25 reward will be deposited into your savings account.

### **New Members**

1. Establish membership with Fibre/TLC and open a savings
2. Let the Fibre/TLC employee know the name of the friend who referred you.
3. Once the referral is validated the \$25 will be deposited into your new account.

### **Limitations:**

Each new account is eligible for only one new member referral reward, based upon the primary member. There is no limit on the number of rewards for existing members for referring new qualified accounts.

Joint account owners from existing membership accounts opening their own new membership account are not eligible for the Refer a Friend Reward. This offer cannot be combined with any other offer.

Business, trust, estate, club/association, guardianship/conservatorship, court ordered/blocked, representative payee/custodial, UTMAs, and memorial/donation accounts are not eligible for this promotion. Employees of Fibre/TLC, board members, and their immediate family members are not eligible to participate. All accounts are subject to approval.

Refer a Friend Reward offer may expire at any time.

### **Other:**

The Credit Union is unable to release account information regarding the opening or status of an account to anyone other than the account owner. We cannot tell you if a new member has included you as a referral or whether an account has been opened. However, please be advised that crediting the \$25 reward to the referring party will imply an account has been opened for the new member.

**Tax Information:** Deposit rewards are considered dividends paid and are reportable to the IRS on form 1099-INT (or 1042-S, if applicable). Any applicable taxes are the responsibility of the member.