



Terms and Conditions

Affinity Federal Credit Union Referral Program

The Member, or Referrer. Members of Affinity Federal Credit Union in good standing and 18 years of age or older with an active Affinity checking or savings account are eligible to participate. Once a member makes a referral, they become a “Referrer” and will be provided with a unique referral link that allows them to receive a \$100 bonus for each referred friend or family that has met all the qualifying criteria as defined below. The referring member may earn a maximum of up to \$1,000 in referral bonuses per Membership Eligibility Account Number, which equates to 10 friends, family or colleagues completing the qualifying criteria. There is no limit to the number of referrals a member can make. **Attempts to generate referral activity by posting your or another member’s unique link or referral code on third party social media, blog, or other similar websites can result in termination of eligibility for the referrer and the referred.**

The Friend, Family or Referred. To receive the \$100 bonus, the referred friend or family member must 1) Open one (1) of the following Affinity Checking Accounts: Cash Back Debit, Cash Back Plus, or High Yield Checking and 2) establish a recurring, qualifying monthly direct deposit totaling \$500 or more within 60 days of account opening. A qualifying direct deposit is an automatic, recurring electronic deposit known as an ACH (Automated Clearing House) of your payroll, Social Security, unemployment, or pension in the amount of \$500 or more. Multiple deposits totaling \$500 qualify. One-time and recurring external and internal transfers, mobile deposits, cash or check deposits, person-to-person payments such as Zelle®, and non-payroll ACH transactions or payments do not qualify as a direct deposit. We reserve the right to request proof of

direct deposit to determine eligibility. Offer valid only for new members who join Affinity by opening a \$5 Membership Eligibility Account and who have not closed their membership within the last 12 months.

Fulfillment. Bonus will be deposited into the referring member and new member's checking account by the last business day of the month following completion of all qualifying criteria (for example: if the new member's account is opened on April 15, 2024, qualifying deposits are made by May 13, 2024, \$100 bonus will be deposited to the referring member's eligible checking or savings account and the new referred member's Checking Account by June 30, 2024). If the account of the referred member is closed within six (6) months of account opening, the bonus will be deducted from the referred member's account at the time of closing. Bonus may be reported as taxable income and will be reported on an IRS 1099 Form, if applicable. Additional exclusions may apply. Offer subject to change without notice.

Employees of Affinity Federal Credit Union or any of its subsidiaries, affiliates or promotional agencies are not able to participate. We reserve the right at any time and in our sole discretion to cancel, modify or terminate the program at any time for any reason.

We may terminate your participation in this program at any time in our sole discretion, but these Terms and Conditions will continue to apply to qualified referrals made prior to such termination or cancellation, unless your participation is terminated because of a violation of these Terms and Conditions or any fraud or abuse relating to this program by you or anyone acting on your behalf.

Independent Contractor Relationship. You acknowledge and agree that nothing herein authorizes you to act on our behalf nor on behalf of our parents and affiliates and that nothing herein shall be construed to constitute a or imply a joint venture, employer-employee relationship, partnership or association between you and us, our parent or their respective affiliates. You acknowledge that participation in this program is at your own risk and as an independent contractor. You are not authorized to make any marketing claims, including claims of savings or the nature of Affinity's service, as part of this program.

Indemnification. By participating in this program, you agree to indemnify and hold harmless Affinity, its parent and their respective affiliates from and against any and all damages, costs, expenses, claims or liabilities of any kind, including third party claims, whether pending or threatened, including without limitation, reasonable attorneys' fees and court costs, incurred by any of them arising out of or related to your participation in this program or breach of these program Terms & Conditions.

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