



## Refer-a-Friend Terms and Conditions

State CS Employees Federal Credit Union (“we”, “State CS Employees Federal Credit Union”, “State CS” or “Credit Union”) is offering you the opportunity to refer friends to join State CS Employees Federal Credit Union via a Referral Program (“Program”).

- 1. Binding Agreement.** By participating in the Program, you are bound by these Terms and Conditions (“Terms”) and indicate your agreement to them. All of the Credit Union's decisions are final and binding.
- 2. Privacy.** The personal information collected, processed and used as part of the Program will be used in accordance with Credit Union’s privacy policies.
- 3. How the Program Works.** Once an individual makes a qualifying referral, he/she becomes a “Referrer”. Friends must mention the name of referrer during account opening.
- 4. Eligibility. A Referrer must be an existing member of the Credit Union in good standing and at least 18 years of age.** Employees and officials of the Credit Union are not able to participate. New accounts must meet qualifications within 60 days of account opening.

**New account must include one of the following:**

- A. Open savings account and set up direct deposit of at least \$25 per month
- B. Open checking account with at least 5 debit card uses
- C. Open savings account and new loan
- D. Open a money market and keep open for 45 days
- E. Open a savings account and keep minimum balance of \$500 for 45 consecutive days (must conclude within 60-day period)
- F. Open any certificate of deposit (additional qualifications for lucky savers)
- G. Open a Lucky Savers account with 4 entries

State CS Employees Federal Credit Union membership requires a \$5 minimum deposit. New member cannot have existing State CS accounts and is subject to membership requirements. Visit our website for membership eligibility or call our office at 315-785-2400/315-785-2470.

Only one bonus will be given per qualifying Friend, regardless of number of accounts opened. State CS is federally insured by NCUA.

- 5. Bonus.** By making a valid referral as determined in the sole discretion of the Credit Union, Referrer will receive a \$10 gift card bonus. Once the referrer reaches 5 eligible new members referred, they may choose from one of the following:

- A. Next loan – 60 days with no payments
- B. Next loan – 1% off of our current interest rate (Must be a **new** loan to the Credit Union, **excluding** HELOC's)

**\*Floor Rates Apply\***

- C. Next No credit check loan w/ no processing fee (\$40 value)
- D. Next skip a pay w/ no processing fee (\$40 value)
- E. Skip one loan payment at any time  
Processing fee applies
- F. \$25 deposited into your account

Bonuses are non-transferrable and valid for 12 months from issue date.

6. **Restrictions.** Referrers cannot refer themselves or create multiple, fictitious or fake accounts with the Credit Union or participate in the Program as "Friends". No user may use the Program to violate any law, infringe or violate the rights of any third party, or otherwise act in a manner that is deemed harassing, harmful, illegal, hateful, obscene or outside the spirit and intent of the Program as determined in the sole discretion of the Credit Union. In addition, you may not (i) tamper with the Program, (ii) act in an unfair or disruptive manner, or (iii) use any system, bot, or other device or artifice to participate or receive any benefit in the Program. CAUTION: ANY ATTEMPT TO DELIBERATELY DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE PROGRAM MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS. SHOULD SUCH AN ATTEMPT BE MADE, THE CREDIT UNION RESERVES THE RIGHT TO SEEK REMEDIES AND DAMAGES (INCLUDING ATTORNEY'S FEES) TO THE FULLEST EXTENT OF THE LAW, INCLUDING CRIMINAL PROSECUTION.

Bonuses are subject to verification. Cash bonuses will be deposited into the Referrers primary savings account once one of the new account requirements is met (see section 4, Eligibility). Cash bonuses are reportable for tax purposes. The Credit Union may delay a bonus for the purposes of investigation. The Credit Union may also refuse to verify and process any transaction for any reason.

7. **Disclaimer of Warranties.** YOU EXPRESSLY UNDERSTAND AND AGREE THAT: (A) THE PROGRAM IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS AND THE CREDIT UNION EXPRESSLY DISCLAIMS ALL WARRANTIES, CONDITIONS AND TERMS OF ANY KIND, WHETHER EXPRESS OR IMPLIED BY STATUTE, COMMON LAW OR CUSTOM, INCLUDING, BUT NOT LIMITED TO, WARRANTIES AS TO PRODUCTS OR SERVICES OFFERED THROUGH THE USE OF THE PROGRAM, IMPLIED WARRANTIES OF MERCHANTABILITY, SATISFACTORY QUALITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT; (B) THE RELEASED PARTIES MAKE AND GIVE NO WARRANTY THAT (i) THE PROGRAM WILL MEET YOUR REQUIREMENTS, (ii) THE PROGRAM WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE, AND (iii) THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION, OR OTHER MATERIAL OBTAINED BY YOU THROUGH THE PROGRAM WILL MEET YOUR EXPECTATIONS, AND (C) ANY MATERIAL DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF THE PROGRAM IS ACCESSED AT YOUR OWN DISCRETION AND RISK, AND YOU WILL BE SOLELY RESPONSIBLE FOR ANY DAMAGE TO YOUR COMPUTER SYSTEM OR MOBILE DEVICE OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOADING OR USE OF ANY SUCH MATERIAL.
8. **Right to Cancel, Modify or Terminate.** We reserve the right to cancel, modify or terminate the Program at any time for any reason. We reserve the right to disqualify any User (defined below) at any time from participation in the Program if he/she does not comply with any of these Terms.

**User.** A user is defined as any Friend or Referrer who elects to participate in the Program.