

Friends + Family Referral Program

The More the Merrier!

Earn up to \$250 in Amazon eGift Cards per calendar year!

Members can refer friends + family and receive a \$25 Amazon eGift Card for each referral. The more you refer the more you earn (up to 10 referrals per calendar year)!

Referred Members will receive a \$25 Amazon eGift Card once they open a Members *Plus* Checking account and complete the requirements below within 30 days of account opening -

- Present completed Referral Form
- Enroll in Online Banking +e-Statements
- Have one (1) recurring payroll or government Direct Deposit

(Membership share account required; \$5 minimum opening balance. Terms and Conditions Apply)

Rates, fees and terms as of September 24, 2024 and subject to change without notice

MPCU Referral Program Terms & Conditions

The person making the referral (**Referrer**) *must be* a current account holder with Members Plus whose accounts are in good standing. The Referrer will receive a \$25 Amazon eGift Card for each individual referred (Referred Person) to Members Plus Credit Union who presents a completed referral form, opens a new Members Plus Credit Union membership, and completes the offer requirements within the time specified in the offer. To make a referral, the Referrer must share the offer with their friends, family, or coworkers who are not currently members of MPCU. A Referrer may receive up to \$250 in Amazon eGift Cards within a calendar year, but only one Referrer may receive an Amazon eGift Card for each Referred Person who fulfills the requirements. Members must have an updated email address on file to receive their reward(s).

The person being referred (Referred Person) can earn a \$25 Amazon eGift Card. To earn a \$25 Amazon eGift Card, the Referred Person must complete all the following of the listed below:

New Member¹ (**Referred**) *must*, at initial account opening to become a new member, provide the referral form completed by an existing member (Referrer), open a Share Account and a Members *Plus* Checking² Account, along with e-Statements and Online Banking. Within 30 days of becoming a member, the new member **MUST** set up one recurring payroll or government direct deposit into their Members *Plus* Checking Account.

New Members agree to accept Member Referral Program³ emails and the Terms & Conditions when claiming your offer. New Members may only claim one referral offer from one current MPCU member. New members may, upon becoming members, refer other new members to MPCU.

Once your direct deposit has been verified, the New Member (Referred) will receive a reward of a \$25 Amazon eGift Card via your valid email address. The reward will be paid out within 45 days after the referred new member meets all eligibility requirements⁴.

¹ A new member, for the purposes of this program, is defined as anyone who has not been a member of MPCU in the past 12 months. Referred parties must be at least 14 years of age to open a checking account. A checking account belonging to a minor requires a parent or guardian joint owner until the child turns age 18. Any party who became a member of MPCU prior to this promotion will not be able to assert that he or she was previously referred. Neither a referring member nor a new member will receive a reward for a referral made prior to this promotion or for a referral submitted after account opening.

² Interest-bearing account, no minimum balance requirement*no per item fee for checks written* and no monthly service charge with monthly direct deposit*. ***Without monthly direct deposit, a minimum daily balance of \$300 is required to waive monthly fees.**

³ Eligibility requirements for referred new member to claim Referral Program offer includes meeting all eligibility requirements of membership. This includes opening and maintaining a Share Account with a deposit of \$5. The referred party must present the member referral form given to them by their friend or family member during account opening. The form can be printed or sent electronically to MPCU to be eligible, but the claim and required information must be disclosed and provided at initial account opening

⁴ Referral payments may be taxable to you; please consult your tax advisor regarding tax-treatment of earned rewards.

MPCU reserves the right to change or cancellation this offer at any time.