

Complete Terms and Conditions for New ECCU Ministry Member Referral Offer

Offer Description: Both consumer and ministry existing members can earn a \$100 Referral Bonus for themselves and a \$100 New Ministry Member Bonus for other ministry organizations if the other ministry organization becomes a first-time member and deposits \$10,000 in a Cash Reserves Savings Account and maintains an average daily balance of \$10,000 for the first ninety (90) days from account opening. Both the existing member and the new member must both meet all of the requirements of this offer to earn their respective bonuses.

1. Offer Period

This offer may be terminated or modified at any time by Evangelical Christian Credit Union (ECCU) without prior notice. New members may not combine the New Ministry Member Bonus with any other offer for becoming a new member or for opening a new account.

2. Existing Member Requirements

To receive the \$100 Referral Bonus:

- a. The ministry organization you refer (the "New Member") must meet all of the New Member Requirements (see below).
- b. You must provide the New Member with your Referral Identification Number ("Referral ID Number") so that they can include it on their *Authorized Account Signers Agreement*. Your ministry's Referral ID Number (which does not provide access to any of your ministry's confidential information) can be found on your ministry's bank statement(s), beginning with September. If you have trouble locating this number, please contact Member Services at 800.288.4846.
- c. You cannot have received more than the Referral Bonus Maximum Limit (see below) under this New ECCU Ministry Member Referral Offer (or under any other new member referral offers, including but not limited to the New ECCU Consumer Member Referral Offer, if applicable). If receipt of the \$100 Referral Bonus will cause you to exceed the Referral Bonus Maximum Limit, you will only be eligible to receive the amount of the bonus that will not cause you to receive more than the Referral Bonus Maximum Limit and you will not be eligible to receive any more referral bonuses under any of these offers. However, even if you have reached the Referral Bonus Maximum Limit in total referral bonuses, any new member that you refer under this offer will still be eligible to receive the full amount of their New Ministry Member Bonus if all other terms and conditions of this offer have been met.
- d. You must be at least 18 years old if you are a natural person.
- e. You must be a member in good standing.

3. New Member Requirements

To receive the \$100 New Ministry Member Bonus:

- a. The person who referred you must meet all of the Existing Member Requirements (see above).
- b. You must apply and be accepted for membership as a ministry organization into ECCU (membership eligibility requirements apply and payment of a one-time \$25 membership fee is required).
- c. You must provide the Existing Member's Referral ID Number on your *Authorized Account Signers Agreement*. This Referral ID Number can be found in your referral email.
- d. You are not currently an existing or former member of ECCU.
- e. You must open a new ECCU Cash Reserve Savings Account with a minimum opening balance of \$10,000 and maintain an average daily balance of \$10,000 for the first ninety (90) days from account opening.

- f. You must be at least 18 years old.
 - g. You must be a member in good standing at the time the bonus is paid.
4. **Referral Bonus Maximum Limit**
Existing natural person members may refer multiple members and earn multiple New Ministry Member Bonuses, up to a combined maximum of \$500 in referral bonuses per calendar year for referring new members under any new member referral program (including but not limited to the New ECCU Consumer Member Referral Offer). Existing ministry members may refer multiple ministry members and earn multiple referral bonuses, up to a combined maximum of \$500 in referral bonuses per calendar year for referring new members under any new member referral program, if the existing ministry member is eligible to participate in the offer. New ministry members may earn only one referral bonus under any new member offer for becoming a new member. Only one Existing Member may earn a Referral Bonus per New Member.
5. **Payment of Bonus**
The New Ministry Member Bonus and the Referral Bonus will be deposited respectively in the New Member's Cash Reserves Savings Account and the Existing Member's account within 30 days after ECCU determines in its sole and absolute discretion that all conditions of this offer have been met.
6. **IRS Reporting**
Bonuses paid under this offer may be reported on IRS Form 1099-INT if required by law. Any applicable taxes are the responsibility of the recipient.
7. **Additional Eligibility Restrictions**
- a. New Members cannot refer themselves.
8. **Privacy Waiver for New Member Applicants**
By applying to open an account under this referral offer, you consent to ECCU disclosing to the person who referred you (Existing Member) that:
- a. You have or have not become an ECCU member; and
 - b. You have or have not met the criteria for receiving the New Ministry Member Bonus.
9. **Privacy Waiver for Existing Members**
By providing your Referral ID Number to potential ECCU applicants, you consent to ECCU disclosing to the persons you referred that:
- a. You are an ECCU member; and
 - b. You have or have not met the criteria for receiving the Referral Bonus.
10. **Reservation of Rights**
ECCU reserves the right to withhold the fulfillment of any bonus where the requirements were met fraudulently or obtained through the misuse of this offer or in a manner not in keeping with the terms and conditions or the spirit of the offer. In the event of any conflict between these Terms and Conditions and any other material describing this Offer, these Terms and Conditions shall control.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration (NCUA), a U.S. Government Agency.