

Nuvision Federal Credit Union

Refer-A-Friend Member Referral Program – Terms & Conditions

To make a referral, the Referrer (existing member) must register for the program and share the offer. The Referrer will earn \$50 cash payment for each qualifying offer completed by an individual they referred (Referee) to Nuvision Federal Credit Union. A qualifying offer requires that one of the qualifying products listed below is funded. It also requires that the referrer's referral information is included in the application for each specific product being applied for. A Referrer may receive up to \$500 within a calendar year for their qualified referrals. Only one Referrer is eligible to earn one payment of \$50 for each Referee that opens an eligible product, and the offer requirements are fulfilled. The Referee may only receive one payment of \$100 for completing an offer but may be eligible for additional offers. In the event multiple Referrers refer the same Referee, only the first referral registration completed by the Referee will be used by the Program. All offer qualifications must be met by the Referee for either party to receive the amount earned.

A Primary Savings Account is required for membership. The minimum balance to open a Primary Savings Account is \$5.00. For the current Annual Percentage Yield (APY) visit: <https://nuvisionfederal.com/rates>. The Account must be active and in good standing to receive the reward. The Referrer and Referee must be 18 years or older to participate. Referrer cannot be a joint owner on any of the referee's account(s). The offer is subject to change (at Nuvision Federal Credit Union's discretion) at any time without notice. Employees are ineligible for this offer.

Referee must qualify for membership and must open a \$5 Primary Savings account. Incentive is only offered to those who have never had a membership at Nuvision Federal Credit Union. Referrer must be a current Nuvision Federal Credit Union member. Both the Referrer and Referee must be in good standing when the reward is paid to receive it. If the Referrer is not a member, no earned payment amount will be sent to either party. Nuvision, in their sole discretion, reserves the right to refuse payment of the reward. Please allow up to 4-6 weeks, after completing all requirements of this offer, for your earned payment to be credited to your account. Each earned payment of \$50 or \$100 amount may be reported to the IRS, state, and local tax authorities if required by applicable law. Recipient is responsible for any federal, state, and/or local taxes on reward items.

Refer-A-Friend Certificate Account: The Referrer may earn a \$50 cash payment for each person referred to Nuvision Federal Credit Union who registers, becomes a member, opens a new Nuvision Certificate Account by April 30, 2023, and maintains the Nuvision Certificate Account for a minimum of 30 days. The Referee may earn a one-time cash payment of \$100. For the Current Annual Percentage Yield (APY) and other rates and requirements please visit: <https://nuvisionfederal.com/rates>. This offer is only valid for new certificate accounts. Offer is subject to change (at Nuvision Credit Union's discretion) at any time without notice.

Refer-A-Friend Mortgage Offer: The Referrer may earn a \$50 cash payment for each person referred to Nuvision Federal Credit Union who registers, becomes a member, and applies for a new Nuvision Mortgage by April 30, 2023. The Referred Person may earn a one-time cash payment of \$100. For either party to earn their cash payments, the Referee must open a new Nuvision Mortgage. Cash payments will be fulfilled once the mortgage has been approved and funded. This offer is only valid for new purchase mortgage customers. Refinances are not eligible for this offer. Offer is subject to change (at Nuvision Credit Union's discretion) at any time without notice.

Refer-A-Friend HELOC (Home Equity Line of Credit) Offer: The Referrer may earn a \$50 cash payment for each person referred to Nuvision Federal Credit Union who registers, becomes a member, and opens a new Nuvision Home Equity Line of Credit (HELOC) by April 30, 2023. The Referee may earn a one-time cash payment of \$100. For either party to earn their cash payments, the Referee must open a new Nuvision HELOC. Cash payments will be fulfilled once the HELOC has been approved, funded, and advanced. This offer is only valid for new HELOC customers. Offer is subject to change (at Nuvision Credit Union's discretion) at any time without notice.

Refer-A-Friend Credit Card Offer: The Referrer may earn a \$50 cash payment for each person referred to Nuvision Federal Credit Union who registers, becomes a member, and opens a new Nuvision Credit Card by April 30, 2023, and maintains the Nuvision Credit Card account for a minimum of 30 days. The Referee may earn a one-time cash payment of \$100. For either party to earn their cash payments, the Referee must open a new Nuvision Credit Card. This offer is only valid for new credit card customers. Offer is subject to change (at Nuvision Credit Union's discretion) at any time without notice.

Refer-A-Friend Auto Loan (New & Used) Offer: The Referrer may earn a \$50 cash payment for each person referred to Nuvision Federal Credit Union who registers, becomes a member, and applies for a new Nuvision Auto Loan (new or used) by April 30, 2023. The Referee may earn a one-time cash payment of \$100. For either party to earn and fulfill their cash payments, the Referee must be approved and fund a new/used Nuvision Auto Loan. . This offer is only valid for new members obtaining a new/used auto loan with Nuvision Credit Union. Refinances are not eligible for this offer. Offer is subject to change (at Nuvision Credit Union's discretion) at any time without notice.