

# Terms & Conditions

## **Mainstreet Credit Union - Refer-A-Friend Program Offers:**

The person making the referral (Referrer) will earn a \$50 reward bonus for each individual referred (Referred Person) to Mainstreet Credit Union who registers for the offer, becomes a new member, opens a new Mainstreet Credit Union account, and completes the offer requirements within the time specified in the offer.

To make a referral, the Referrer must register for the program and share the offer with their friends, family, or coworkers. A Referrer may only earn one (1) \$50 reward bonus for each qualified referral regardless of the number of offers completed by the Referred Person. The program maximum bonus allowed is up to \$400 in reward bonuses within a calendar year jointly as a Referrer and/or a Referred Person. Only one Referrer may receive a reward bonus for each Referred Person who fulfills the requirements. In the event multiple Referrers refer the same Referred Person, only the first referral registration completed by the Referred Person will be used by the Program.

The Referred Person is eligible to earn reward bonuses for each completed offer. The Referred Person must register by following the link provided in the referral email or on social media, become a new member, complete one or more of the offers listed below, and meet the requirements within 60 calendar days of opening the Membership:

## **Personal Checking Account Offer:**

To earn a \$50 reward bonus, the Referred Person must register, become a new member, open one (1) new Mainstreet Credit Union personal checking account (Free Plus, Prime, or Classic Club accounts are eligible. Fresh Start Checking Accounts are not eligible for this promotion), and complete the following within 60 days of account opening:

- Enroll in eStatements, AND
- Complete ten (10) debit card transactions (excluding ATM transactions), AND
- Maintain the account in Good Standing for 60 consecutive days

## **Consumer Loan Offer:**

To earn a \$50 reward bonus, the Referred Person must register, become a new member, and open one (1) new Mainstreet Credit Union consumer loan (Vehicle or Personal Loan accounts are eligible. Indirect vehicle loans are not eligible for this promotion.) with a minimum loan balance of \$10,000. Maintains the account in Good Standing. Loan approvals are based upon the applicant's credit worthiness.

## **Deposit Account Offer:**

To earn a \$50 reward bonus, the Referred Person must register, become a new member, open one (1) new Mainstreet Credit Union deposit account (Share Savings, Money Market, or Share Certificate accounts are eligible) and complete the following:

- Make a deposit of \$5,000 or more within 10 days of the membership opening, AND
- Maintain a minimum balance of at least \$5,000 for 60 consecutive days after meeting the deposit requirement.

## **Eligibility:**

Limited to one of each offer per Referred Person, account balances cannot be combined. All offers must be initiated within 10 calendar days of the opening of the Membership. Valid only for new members. Membership qualifications apply. The account must be active and in good standing with no fraudulent activity, no return activity, or no late payments. For the Referred Person to receive the bonus, the same name, address, and email address must be used for registration and as the Primary owner on the accounts.

The reward bonus for both the Referrer and the Referred Person will be deposited into the primary savings account within 30 days of meeting the qualifications. The program maximum bonus an individual can receive in a calendar year jointly as a Referrer and/or a Referred Person is \$400. All bonus payments may be reported as income to the Internal Revenue Service in the year they are paid. Recipients are responsible for income tax liability, if applicable.

Business, Corporate, Minors, Trust, Custodial, and Representative Payee accounts are not eligible for this promotion. Mainstreet Credit Union employees, immediate family, Board of Directors, or volunteers of Mainstreet Credit Union are not eligible to participate in this offer.

The Referrer must be a current Member in good standing with Mainstreet Credit Union when making the referral and at the time of receipt of any reward bonus.

The Referrer authorizes the sending of communications to each Referred Person. The email may not be recovered if the person has “opted out” of marketing material from Mainstreet Credit Union or ReferLive. Each person who registers at ReferLive authorizes future communications including emails regarding the program unless they “opt out” by making an election at ReferLive or within such email. The Referred Person acknowledges that a reward bonus will be issued to the Referrer after all conditions have been met in the time frames provided.

Due to the confidential nature of Member information, information about accounts opened by any Referred Member cannot be disclosed to a Referrer. However, by participating in this offer each party waives all rights of privacy and confidentiality relating to the fact that each party will be aware the other is a Mainstreet Credit Union Member, and releases Mainstreet Credit Union and its employees of all liability in this respect.

This offer may not be combined with any other offer and may be discontinued or changed at any time without notice

### **Governing Law**

Except as specifically set forth in these Terms and Conditions, this offer is subject to all applicable international, federal, state, and local laws and regulations. This agreement shall be governed by and construed in accordance with the laws of the State of Kansas applicable to agreements made and to be performed entirely within such State, without regard to the choice of law principles of such State. Any legal action taken or to be taken by either Party regarding this Agreement or the rights and liabilities of Parties hereunder shall be brought only before a federal, state or local court of competent jurisdiction located within the State of Kansas. Each Party hereby agrees to submit to the personal jurisdiction of the courts of the State of Kansas. Either Party can require that disputes be resolved by binding arbitration as outlined within our Membership agreement.

Federally Insured by NCUA.