

\$) 00 New Member Promotion 202' , Terms and Conditions

New members may qualify for up to \$100 in payouts when the below criteria are met.

- To be considered “new membership,” accounts must be opened on or after June 12, 2022 and have no preexisting accounts with the same Primary SSN within one year prior to the open date.
- Promotion officially begins June 12, 2022
 - Eligible Members must claim a new account with a Primary SSN.
- Only personal general membership accounts are eligible for the \$100 New Member promotion. No businesses, trusts, associations, non-profits or UFCU employees are eligible.
- Primary Member must be over the age of 18.
- Account must be, and remain, in good standing for duration of promotion.
- The final possible payout will be assessed within 30 days of the 6-month mark from account opening. See payout eligibility for more information.

Payout Eligibility

- Account must be in good standing at the time of account opening and enrollment is complete.
- To be eligible for Direct Deposit payouts, member must not have received any promotional payouts for any Direct Deposit promotions from UFirst Credit Union within 5 years prior to account opening.
- To be eligible for transaction payouts, member must not have received any promotional payouts for any transaction promotions from University Federal Credit Union within 5 years prior to account opening.
- Member must enroll in-person, over the phone, or electronically at a UFirst Credit Union branch or Member Service Center.
 - If Enrollment is not complete at the time of account opening, the member has 6 months to enroll.
- Payouts are based on meeting criteria over 3 consecutive months which are considered eligibility windows. Eligibility windows are one month long based on the date the account is opened.
 - For example, if open date is 06/15/2023, then the first eligibility window is from 06/15/2023 to end-of-day 12/15/2023.
 - Eligible windows will only be counted for the first 6 months after account opening.
 - Eligibility windows for Direct Deposit payouts and Transaction payouts are independent of each other. Eligibility windows may begin (and close) on different dates.

Payout Information

- If an account is closed before a payout or dividend is processed, the funds will be forfeited.
- When Direct Deposit criteria are met, members are eligible for a maximum of 3 payouts of \$50 each for a total \$150.

- When Transactions criteria are met, members are eligible for a maximum of 3 payouts of \$50 each for a total \$150.
- When Auto Loan Refinance criteria are met, members are eligible for a one-time payout of \$100.
- \$50 will be deposited when account opens then a payout of \$50 will be deposited after account has been open for 6 months and is in good standing.

Rules for Direct Deposit Payouts

- To qualify for payouts, direct deposits must be greater than or equal to \$1000 (in aggregate) within each eligibility window.
- Direct Deposit payout periods must be sequential (without break during any consecutive eligibility window) to remain eligible for further payouts.
 - If eligible deposits are not sequential, all Direct Deposit eligibility ends. If a month does not meet the direct deposit minimum, members will not be eligible for further Direct Deposit payouts.

Rules for Transaction Payouts

- To be eligible for a Transaction payout, the account must show 25 or more individual transactions within the eligibility period.
- Transactions are counted as purchases made with a UFirst Credit Union debit or credit card. Purchases must be \$5.00 or more to be counted as a Transaction.
 - ATM transactions are not included.
 - Returned transactions are not counted.
 - Transactions must post to the account by the end of the eligibility window to be counted.
- To be eligible for payouts, Transaction criteria must be met in sequential eligibility windows. Eligible members must use their card >= (greater than or equal to) 25 times for 3 consecutive months in order to receive maximum payouts.
 - If eligible Transactions are not sequential, all Transaction eligibility ends. If a month is missed, members will not be eligible for further Transaction payouts.

Rules for Auto Loan Payout

- New Auto Loans must be funded before the end of the promotional period (6 months after account opening). This payout will be omitted if the eligible member is participating in another promotion that has a greater payout.
 - New Auto Loans must be a minimum of \$10,000 in order to qualify for promotional payout.
 - Qualifying Auto Loans are defined as newly opened automotive loans, RV loans, and boat loans that are a minimum of \$10,000.
 - Refinancing of existing UFirst Credit Union loans don't qualify for promotion.

Additional Information

- Payouts will be made within 30-days of the end of each eligibility window in which qualification occurs.
- This Promotion is considered a priority promotion and may supersede other active promotions.
- Other restrictions may apply.
- Rules and eligibility are subject to change without notice and are at the discretion of UFirst Federal Credit Union.
- In order to receive the promotional value, a SSN (Social Security Number) or an ITIN (Individual Taxpayer Identification Number) and, if applicable, an FTIN (Foreign Tax Identification Number) must be provided. If providing an ITIN a W-8BEN is required.
- To open a new account, a Primary Savings will need to be opened. This account requires a \$10 minimum balance. Other fees and charges may apply.”
- Revision date: 06/12/2023