

## Member Referral Program Requirements & Disclosures

- Verification of membership eligibility and valid identification.
- Establish a Share Savings Account with \$25 deposit and Free Rewards Checking with a \$5 deposit.
- The one-time Membership Fee (currently \$5.00) is waived for the new member.
- Must be 18 years of age.
- Members are encouraged to refer eligible co-workers, volunteers, interns, fellow students and family members to County Federal Credit Union.
- Family members include spouse, parents, sibling, grandparents, grandchild, step-sibling, step-children, adoptive relationships, and persons living in the same residence maintaining a single economic unit.
- Employees of Santa Clara County Federal Credit Union are eligible to refer family members.
- The referred member must not have had any membership, account or loan with County Federal during the preceding six months.
- Referral incentive deposited to referring member's County Federal share account 4 weeks after referred member satisfies all requirements for promotion.
- Existing County Federal Credit Union members must be in good standing in order to start referring additional new members.
- It is the policy of Santa Clara County Federal Credit union to deny credit union products and services to any member who has caused the credit union to suffer a financial loss or any member who has been identified as likely to cause the credit union a financial loss.
- Early termination fee of \$10.00 assessed to new member if account is closed within 6 months.
- Santa Clara County Federal Credit union is required to report all prize winning to the appropriate state and federal agencies as required by and applicable by law.
- Promotion subject to change or cancellation without notice.