### **Terms and Conditions**

## **TrueCore Federal Credit Union - Refer-A-Friend Offers:**

The person making the referral (Referrer) will earn a Visa® Reward Card for each individual referred (Referred Person) to TrueCore who registers for the offer, opens a new TrueCore 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 receive unlimited Visa Reward Cards within a calendar year, but only one Referrer may receive a Visa Reward Card for each Referred Person who fulfills the requirements. A Referrer may earn a \$50 Visa Reward Card for qualified New Membership referrals, a \$100 Visa Reward Card for qualified Auto Loan referrals, and a \$250 Visa Reward Card for qualified Mortgage referrals.

# **New Membership Offer**

To earn a \$50 Visa Reward Card, the Referred Person must register by following the link provided in the referral email or on social media, then open a new TrueCore membership.

### **Auto Loan Offer**

To earn a \$100 Visa Reward Card, the Referred Person must register by following the link provided in the referral email or on social media, then open a new TrueCore auto loan with a minimum loan amount of \$10,000.

# **Mortgage Offer**

To earn a \$250 Visa Reward Card, the Referred Person must register by following the link provided in the referral email or on social media, then open a new TrueCore mortgage with a minimum loan amount of \$75,000.

New account holder must be 13 years or older to participate. 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 TrueCore 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 Visa Reward Card will be issued to the Referrer after all conditions have been met in the time frames provided.

Please allow 4-6 weeks after completion of all requirements for delivery of the Visa Reward Card. The Visa Reward Cards are subject to Terms and Conditions delivered with the card. Reward Cards may be reported as income to the IRS.

TrueCore reserves the right to deny a Visa Reward Card to any person whose accounts are no longer in good standing with the credit union.

Visa is a registered trademark of Visa, Inc. Visa is not a participant or sponsor of this promotion.

Federally Insured by NCUA.