

AAFCU[®] Referral Rewards Program Official Rules and Requirements

To qualify for the Referral Rewards program, existing Air Academy Federal Credit Union members must be at least 18 years of age and be a member in good standing.

Credit Union employees, officials, and members of their immediate family are not eligible to receive referral rewards.

The new referred member must be a new member over the age of 18 that opens a new membership with a Kasasa[®] checking account. Each new referred member must be eligible for membership.

The referral code must be applied to the referred person's new membership when the new Kasasa checking account is opened.

The member's custom referral code will expire 30 days after issued.

The number of referrals an existing member provides is not limited.

The existing member and the new referred member will be paid \$100.00 each for the new membership referral after the new membership checking account has completed the monthly qualifications for the first 3 consecutive months. Both parties will be notified by email of successful completion of requirements.

The \$100.00 referral payments are made within 3 business days of program requirements being met and will automatically be deposited into their primary savings account (S1).

The \$100.00 referral payment will be paid to the primary member listed on the existing member account and the primary member listed on the new referred member account.

Joint account holders must have a separate membership share account to be eligible for the promotion. Any existing member referring 6 or more members whose new referred member qualifies, or any combination of winnings and referred members within the calendar year totaling \$600.00 and above will be issued a 1099MISC form for tax purposes.

The new referred member, upon receiving the \$100.00 referral payment, will be issued a 1099INT form for tax purposes.

The existing member and new referred member are responsible for all federal, state, local or other taxes or other assessments that may be associated with or imposed upon the recipient.

Void where prohibited or restricted by law. The Referral Rewards program offer is not valid with any other offers or promotions, additional restrictions may apply. Offer subject to change without notice.

Kasasa is a trademark of Kasasa, Ltd., registered in the U.S.A. AAFCU is a registered trademark of Air Academy Federal Credit Union.

Federally insured by NCUA.