

WECU is offering you the opportunity to refer friends via a Referral Program ("Program") offered on the website located at <https://offers.wecu.com/> (the "Site"). By using the Site or participating in the Program, you agree to these Terms and Conditions ("Terms").

- 1. How the Program Works.** You must be a legal resident of the United States of America and at least 18 years old to use the Site. Next, you must visit the Site and follow the on-screen instructions to refer friends, family members or colleagues. There is no limit on the number of friends, family members or colleagues you may refer, but you may only receive five (5) referral rewards during each calendar year. Those referred ("Friend") must be new members (not a member in the last 12 months) and complete the referral as described in the referral message and these Terms & Conditions. Once a member makes a referral, the member becomes a ("Referrer") and will be provided with a unique referral link ("Personal Link") to provide to friends, family members or colleagues. Referrer and Friend must have an email on file with WECU to qualify.
- 2. Restrictions.** Employees of the Company or any of its subsidiaries, affiliates, or promotional agencies are not able to participate. Program not available for members holding only youth account(s). All participants (Referrers, Friends, or otherwise) must be 18 years of age or older. Referrers cannot refer themselves or create multiple, fictitious or fake accounts with WECU or participate in the Program as "Friends". Participants without tax identification numbers are not eligible. No member may use the Program to violate any law, infringe or violate the rights of any third party, or otherwise act in a manner that is deemed harassing, harmful, illegal, hateful, obscene or outside the spirit and intent of the Program. In addition, you may not (i) tamper with the Program, (ii) act in an unfair or disruptive manner, or (iii) use any system, bot or other device or artifice to participate or receive any benefit in the Program. CAUTION: ANY ATTEMPT TO DELIBERATELY DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE PROGRAM MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS. SHOULD SUCH AN ATTEMPT BE MADE, WECU RESERVES THE RIGHT TO SEEK REMEDIES AND DAMAGES (INCLUDING ATTORNEY FEES) TO THE FULLEST EXTENT OF THE LAW, INCLUDING CRIMINAL PROSECUTION.
- 3. Rewards.** By making a valid referral, Referrer will receive \$100 and Friend will receive \$50. Referrer can earn a maximum of 5 rewards per calendar year (maximum of \$500). The term "Valid Referral" means a referral that results in the Friend: (i) applying for and qualifying for membership in WECU; (ii) opening a Spend Plus or Spend Free checking product; and (iii) making ten (10) debit card purchases from the Spend Plus or Spend Free account establishing the Valid Referral within the first sixty (60) days of opening the checking account, with a minimum amount of \$5 per purchase. The Referrer reward will be deposited into the Referrer's WECU checking account after 60 days if the qualifications are met, provided that Referrer is in good standing. The Friend reward will be deposited into the Friend's WECU checking account after 60 days if qualifications are met, provided that Friend is in good standing. Rewards are not transferable and may not be auctioned, traded, bartered or sold. Referrer and Friend are responsible for all federal, state and local taxes.
- 4. Liability.** By participating in the Program, each Referrer and Friend releases WECU and its respective directors, officers, employees, agents, and subsidiaries from any and all liability, claims, causes of action, suits, and demands arising from or in connection with its lawful actions in conducting the Program. WECU reserves the right, in its sole discretion, to cancel or suspend this promotion, in its entirety or in part, should tampering, unauthorized intervention, fraud, technical failures, or other causes beyond WECU's control corrupt the administration, security, fairness, integrity or proper play of the Program.
- 5. Disclaimer of Warranties.** YOU EXPRESSLY UNDERSTAND AND AGREE THAT: (A) THE PROGRAM IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS AND WECU EXPRESSLY DISCLAIMS ALL WARRANTIES, CONDITIONS AND TERMS OF ANY KIND, WHETHER EXPRESS OR IMPLIED BY STATUTE, COMMON LAW OR CUSTOM, IMPLIED WARRANTIES OF MERCHANTABILITY, SATISFACTORY QUALITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT.
- 6. Bulk Distribution ("Spam").** Each Referrer is the actual sender of the applicable communications and must comply with applicable law. Referrals must be created and distributed in a personal manner that is appropriate and customary for communications with friends, colleagues and family members. By submitting any email address as part of the Program, the Referrer represents that he/she has the appropriate permission and consent. Bulk email distribution, distribution to strangers, or any other use of the services described herein in a manner that is not promoted is expressly prohibited and may be grounds for immediate termination and further legal action. WECU has no obligation to monitor the Program or any communications; however, WECU may choose to do so and block any email messages, remove any such content, or prohibit any use of the Program. **Referrers who do not comply with the law, including anti-spam laws, are obligated to indemnify WECU against any liabilities, costs and expenses it incurs as a result of such spam.**