

Terms & Conditions

To make a referral, the Referrer (person making the referral) must register for the program and share the offer. The Referrer will earn a Visa® Reward Card for each qualifying offer completed by an individual they referred (Referred Person) to Wings Financial that registers for the offer using the referral link or media shared by the Referrer. A Referrer may receive up to \$550 in Visa® Reward Cards within a calendar year for their qualified referrals. Only one Referrer is eligible for a Visa® Reward Card for each qualified Referred Person. The Referred Person may only receive one Visa® Reward Card for completing an offer but may be eligible for additional offers. In the event multiple Referrers refer the same Referred Person, only the first referral registration completed by the Referred Person will be used by the Program. All offer qualifications must be met by the Referred Person in order for either party to receive a Visa® Reward Card.

A Share Savings Account is required for membership. The minimum balance to open a Share Savings Account is \$5.00. For the current Annual Percentage Yield (APY) visit: <https://www.wingsfinancial.com/savings/share-savings#savings-rates>. The Account must be active and in good standing in order to receive the reward. The Referrer and Referred Persons must be 18 years or older to have an individual checking account. Referrer cannot be joint or a cosigner on referred member's account. Offer cannot be combined with other offers and is subject to change (at Wings Financial Credit Union's discretion) at any time without notice. Employees are ineligible for this offer.

Referrals are only good for 180 days from the time the referral is made. Referred member must qualify for membership and must open a \$5 Share Savings account. Membership is subject to credit approval. Incentive is only offered to those who have never had a membership at Wings Financial Credit Union. Referrer must be a current Wings Financial Credit Union member, and the referrer and the Referred Person must both be in good standing at the time the reward is to be paid, in order to receive the reward. If the Referrer is not a member, no Visa® Reward Cards will be sent to either party. Wings, in their sole discretion, reserves the right to refuse payment of the reward. Please allow up to 4-6 weeks, after completing all requirements of this offer, for delivery of your Visa® Reward Card. Each Visa® Reward Card amount may be reported to the IRS, state, and local tax authorities if required by applicable law. Recipient is responsible for any federal, state, and/or local taxes on reward items.

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

Refer-A-Friend Checking Account Offer:

The Referrer may earn a \$50 Visa® Reward Card for each Referred Person referred to Wings Financial Credit Union who registers, becomes a member, opens a new Wings Financial Checking Account, and completes the following offer requirements within 60 days of establishing membership. The Referred Person may earn a \$50 Visa® Reward Card.

- Set up eDocuments, **AND**
- Complete one (1) direct deposit of \$300 or more, **OR**
- Complete five (5) debit card transactions of \$5 or more each (ATM transactions excluded)

For the Current Annual Percentage Yield (APY) and Checking Account rates and requirements please visit: <https://www.wingsfinancial.com/rates/checking>.

Refer-A-Friend Mortgage Offer:

The person making the referral (Referrer) may earn a \$50 Visa® Reward Card for each individual referred to Wings Financial Credit Union who registers and opens a new Wings Financial Mortgage. The Referred Person may earn a \$250 Visa® Reward Card.

In order for either party to earn the Visa® Reward Card, the Referred Person must open a new Wings Financial Mortgage.

This offer is only valid for new purchase mortgage customers. Refinances are not eligible for this offer.

Offer cannot be combined with other offers and is subject to change (at Wings Financial Credit Union's discretion) at any time without notice.