

Wings Financial Referral Offer 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® Virtual Reward 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 per calendar year for qualified referrals. Only one Referrer is eligible for a reward for each qualified Referred Person.

The Referred Person will earn a Visa Virtual Reward for each qualifying offer completed. The Referred Person may only receive one reward 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 reward.

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. 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 rewards will be sent to either party.

Wings, in their sole discretion, reserves the right to refuse payment of the reward.

Please allow up to 2-3 weeks, after completing all requirements of this offer, for delivery of your Visa Virtual Reward. Each reward 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.

Virtual Rewards will be delivered via email to the email address provided during offer registration and are valid for 6 months from the date of issuance. Neither Wings nor its providers are responsible for delivery issues caused by the provided email address being opted out of email communications, by errors in the email address provided, or by inbox delivery issues caused by the recipient's Email Service Provider or SPAM/Junk filters.

Visa Virtual Rewards may be used at Online, Mail Order, and Telephone Merchants anywhere Visa Debit is accepted.

Refer-A-Friend Checking Account Offer:

The person making the referral (Referrer) may earn a \$50 Visa Virtual Reward 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 requirements within 60 days of account opening. The Referred Person may earn a \$50 Visa Virtual Reward.

- Sets up eDocuments, AND
- Completes one (1) direct deposit of \$300 or more, OR
- Completes 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/checking>.

*Income earned through self-employment or working an IRS-classified "Gig Economy" job does not qualify as direct deposit.