



REFER-A-FRIEND PROMOTION DISCLOSURES

General: The Refer-A-Friend promotion is subject to certain rules and restrictions and subject to changes at any time and without notice. Terms and Conditions apply and are available at www.SierraCentral.com/refer. Anyone referred, will be considered ineligible if they have had a personal Checking account or any of the applicable loans outlined in promotional offer with Sierra Central in the last 12-months. To qualify for this promotion you must be 18-years or older. Business, Trust and Power of Attorney (Organizational accounts), do not qualify under "Personal" Checking and thus do not qualify under this program.

Sierra Central Credit Union Membership: Membership open to all that live or work in any branch location county. Membership and/or participation fees may apply. Sierra Central is an Equal Opportunity Lender and Federally Insured by the NCUA. \$35 is due at account opening to include a one-time Membership Fee of \$5 (non-refundable), Membership Savings Opening Deposit of \$5 (all Checking accounts come with a Savings account), and a Checking Account Minimum Opening Deposit of \$25.

Marketing Communication: 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 Sierra Central Credit Union 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® Virtual Reward Card will be issued to the Referrer after all conditions have been met, in the time frames provided. Offers are subject to change at any time. If a member should close their Sierra Central Checking account, before 180 days of account opening, they will be charged an "Account Close Fee," as noted in the Fee Schedule, of \$20.

Reward Card: Please allow 2-3 weeks after completion of all requirements for delivery of the VISA® Virtual Reward Card. The VISA® Virtual Reward Cards are subject to Terms and Conditions delivered with the card. Rewards Cards may be reported as income to the IRS. VISA® is a registered trademark and is not a participant or sponsor of this promotion.

Privacy Policy: The personal information collected, processed and used, as part of the Refer-A-Friend Program, will be used in accordance with Sierra Central Credit Union's Privacy Policy, which is available on the credit union's website, located at www.sierracentral.com/legals/privacy-policy.