

# Terms & Conditions



## Refer-A-Friend Checking Account and Auto Loan Offer:

Georgia United Credit Union reserves the right to amend, suspend, or terminate Refer-A-Friend program at any time without notice. Membership eligibility restrictions apply. Account must be in good standing, meaning that your membership share has the required \$5 minimum balance and you have no charged off accounts with us. Team members, board members and family members residing in the same household are ineligible for the rewards but can refer new members through the program. Offer pertains to only U.S. residents.

The person making the referral (Referrer) will earn a \$25 or \$50 Visa® Reward Card for each individual referred (Referred Person) to Georgia United that registers for the offers, opens a new Unified Checking Account or Auto Loan and completes the offer requirements. To make a referral, the Referrer must register for the program and share the offer with their friends, family or co-workers. A Referrer may receive up to \$500 in Reward Cards within a calendar year, but only one Referrer may receive a Reward Card for each Referred Person who fulfills the requirements. The Referred Person may receive one \$25 Reward Card for opening a new Unified Checking Account and completing the requirements. The Referred Person may receive one \$50 Reward Card for opening a new Auto Loan and completing the requirements. The Referred Person may also be eligible as a Referrer.

### Program Requirements:

Get a \$25 Visa Reward Card when your friend opens a new Georgia United membership with a Unified Checking Account and completes the following within 60 days of account opening:

- Enrolls in E-Statements AND
- Makes a direct deposit of \$250 or more

Get a \$50 Visa Reward Card when your friend opens a membership and a new Georgia United auto loan and completes the following qualifiers within 90 days of account opening:

- \$5,000 minimum loan amount on a new or pre-owned vehicle
- 1st payment made to the new loan

To open a Georgia United Unified Checking Account and/or Auto Loan, the Referred Person must qualify for membership.

Both offers are only valid for new Georgia United memberships.

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 Georgia United 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 Reward Card will be issued to the Referrer after all conditions have been met in the time frames provided.

By referring a friend or family member, you are choosing to disclose that you have an account at Georgia United. Georgia United will not disclose any information regarding your account to the new member nor provide any information to you regarding the status of the referral. By redeeming this offer, you authorize Georgia United to credit the referrer up to \$75, disclosing the fact that you opened an account with Georgia United. Each reward card amount will be reported to the IRS, state and local authorities if required by applicable law. Recipient is responsible for any federal, state and/or local taxes on reward items.

Please allow 4-6 weeks after completion of all requirements for delivery of your Visa Reward Card. The Reward Cards are subject to Terms and Conditions delivered with the card, including limitations on types of transactions for which they may be used.

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

Insured by NCUA

Powered By:  
refer<sup>live</sup>