

Refer-a-Friend Bonus | Terms and Conditions

Union Square Credit Union | August 21 – November 17, 2026

To be eligible for the Refer-a-Friend Bonus promotion (the “Promotion”), the referring member (“Referring Member”) must be an active Union Square Credit Union (“Union Square”) member. Both the Referring Member and the referred individual (“Referred Individual”) must satisfy all applicable eligibility requirements set out below. When all requirements are met **and the Referred Individual’s account has been open at least 60 days**, the Referring Member and the Referred Individual will each receive a \$100 bonus (the “Bonus”). Bonuses are deposited within fifteen (15) days of all requirements being met.

Eligibility Conditions — Referring Member

- Must be at least 18 years of age.
- Must be an existing Union Square member in good standing at the time the referral is made.
- The Referring Member’s membership must remain open and in good standing from the time the referral is made through the date the Bonus is deposited.
- Must submit the referral using Union Square’s official referral form during the Promotion window. Referrals made outside of this window or through unofficial channels will not qualify.
- Must complete and submit the referral form, including the following information:
 - Referring Member’s First Name
 - Referring Member’s Last Name
 - Referring Member’s Email Address
 - Referred Individual’s First Name
 - Referred Individual’s Last Name
 - Referred Individual’s Email Address
- A Union Square checking account is not required to make a referral. The Referring Member’s Bonus will be deposited into their Union Square checking account, or into their primary savings account if they do not hold a checking account.
- In the case of a joint account, only one Bonus will be deposited to the joint account per qualifying referral.
- Union Square employees, volunteers, and officials are not eligible to participate. Family members of employees may participate.

Referral Rules

- Each person must comply with all applicable anti-spam and privacy laws, including the CAN-SPAM Act, the Telephone Consumer Protection Act (TCPA), and the Children’s Online Privacy Protection Act (COPPA), when making a referral. Without limiting the foregoing, a person must not refer anyone to Union Square unless the person making

the referral has an existing business relationship, non-business relationship, family relationship, or personal relationship with the person being referred.

- The maximum number of paid referrals permitted per Referring Member is five (5) in any twelve (12) month period, for a maximum total Bonus of \$500. There is no limit on the number of invitations a member may send; the limit applies to Bonuses paid to the Referring Member.
- Referrals must be submitted before the Referred Individual opens their account. Referrals cannot be applied retroactively to an account that has already been opened.
- Members may not refer themselves. A referral must be made by another Union Square member.
- If two members refer the same individual, the Bonus will be awarded to the member whose referral was submitted first, provided all eligibility criteria are met.

Eligibility Criteria - Referred Individual

- Must be at least 13 years of age. Individuals 13 to 17 years of age require a parent or legal guardian as a joint owner on the account.
- Must be eligible for Union Square membership under Union Square's field of membership. See unionsquare.org for membership eligibility details.
- Must not currently hold, and must not have held, a Union Square checking account within the past twenty-four (24) months. Existing Union Square members who have not held a Union Square checking account in the past 24 months (for example, savings-only members, or joint owners without a primary checking account of their own) are eligible.
- Must open a new Kasasa Cash or Kasasa Cash Back checking account between August 17, 2026 and November 17, 2026. No other account type qualifies. Business accounts are not eligible.
- When opening the new account, the Referred Individual must use the **same email address provided by the Referring Member on the referral form**. Only accounts matched to the email address submitted through the referral form will be eligible for the Bonus. Referrals that cannot be matched due to a differing email address will not be credited and cannot be corrected after the account is opened.
- Must complete both of the following within sixty (60) days of account opening:
 - Make five (5) or more debit card (point-of-sale) purchases; and
 - Log in to Union Square online banking at least one (1) time.
- The account must remain open at least sixty (60) days from account opening.
- The Referred Individual's Bonus will be deposited into their new Union Square checking account.
- The membership and new account must remain open and in good standing from account opening through the date the Bonus is deposited.
- An account is in good standing if it is not overdrawn, restricted, suspended, or charged off, and the member has no past-due or charged-off obligations with the credit union.

Referral Status Notifications

- By participating in this Promotion, the Referring Member and the Referred Individual each acknowledge and agree that the other may become aware of their status as a Union Square member.
- The Referred Individual specifically acknowledges and agrees that the Referring Member may be notified when the Referred Individual enrolls, when the Referred Individual has met the Promotion's qualification requirements, and when a Bonus has been paid to either party as a result of the referral.

General Conditions

- The Promotion runs from August 17, 2026 to November 17, 2026. The Referred Individual's new account must be opened on or before November 17, 2026. Referrals made outside of this window will not qualify. The 60-day qualification window and 60-day account-open period may extend beyond the Promotion end date for accounts opened within the window.
- Bonuses will be deposited within fifteen (15) days after the Referred Individual has completed all qualification requirements and the account has been open at least sixty (60) days from account opening.
- Each participant's Bonus is determined independently. The Referred Individual's eligibility is not affected by the status of the Referring Member's account or by the number of referrals the Referring Member has made.
- A participant whose account is closed before their Bonus is deposited is not eligible to receive that Bonus. Any subsequent account openings by that participant will also be ineligible for a Bonus.
- One (1) Bonus will be awarded to the Referring Member for each qualifying referral, and one (1) Bonus will be awarded per unique Referred Individual. A Referred Individual may receive only one Bonus under this Promotion, but may subsequently participate as a Referring Member.
- Bonuses may be reported as taxable income. Applicable tax documents will be calculated and issued automatically. The recipient is responsible for any applicable taxes. Consult a tax advisor.
- The offer is not transferable or assignable. No substitutions will be permitted.
- Union Square reserves the right to amend or withdraw the offer at any time, without notice.
- Union Square reserves the right to limit, suspend, disqualify, or revoke this promotional offer for any person Union Square determines to be abusing the fairness or integrity of this promotional offer.
- By participating in this offer, both the Referring Member and the Referred Individual agree to be bound by these terms and conditions.
- The Bonus is subject to all applicable federal, state, and local laws and regulations and is void where prohibited by law.

- Union Square Credit Union is federally insured by NCUA.