

## Terms and Conditions

The person making the referral (Referrer) will receive a \$50 cash payment via direct deposit into a Centris checking account for each individual. A Referred Person is defined as someone that does not already have a Centris personal checking account, registers for the offer, opens a new personal checking account and completes the requirements listed below within the time specified in the program. To make a referral, the Referrer must register for the program online at the Royal Referral Center Site at [centrisfcu.royalreferralcenter.com](http://centrisfcu.royalreferralcenter.com), agree to these terms and conditions, and submit a valid email address or mobile number for both the Referrer and each Referred Person. A Referrer may receive up to ten (10) direct deposits in increments of \$50 (\$500 value) within a calendar year, but only one Referrer may receive a cash bonus for each Referred Person that fulfills the requirements (the first Referrer who enters information for a Referred Person will be the eligible Referrer). The Referred Person may only receive one incentive bonus for opening an account and completing the requirements but may also be eligible as a Referrer. The person making the referral (Referrer) will have the ability to see if the Referred Person opened an account and made the required transactions. By participating in this referral program, the Referred Person hereby consents to the Referrer knowing this information.

**Referred Person:** To earn the \$50 cash via direct deposit into your Centris checking account, the Referred Person must register by following the link provided in the referral email or text, open a new Centris personal checking account within 90 days after receiving the email or text offer through the official means of the program, and fulfill the following requirements within 60 days after account opening:

- Make at least 12 debit card transactions that post to the new account
- Enroll to receive your monthly statements online
- Have at least (1) one direct deposit (such as a recurring payroll or government benefit deposit).

### Other Important Information

**Reward:** Processing and delivery of the Reward may take an additional 4-6 weeks after all conditions have been met. The Referred Person acknowledges that a Reward will be issued to the Referrer after all conditions have been met in the timeframes provided. The Reward will be direct deposited into an open Centris checking account of the Referrer and an open Centris checking account of the Referred Person.

**Email Address:** When opening a Centris personal checking account, the Referred Person must provide the same email address or mobile number used when registering with Royal.

**Other Limitations:** The Reward offer is not available if the Referred Person already has a Centris checking account, and may not be combined with other offers. This offer may end or be changed without notice.

**Deposit Account Disclosures:** Minimum opening deposit or direct deposit is required on all Centris personal checking accounts. If you choose to open an interest-bearing personal checking account, the annual percentage yield (APY) paid will be based on account balance and date of account opening. Centris may change the APY at any time. Fees may reduce earnings. A monthly fee may apply depending on account type. All deposit accounts are subject to the Centris account terms and conditions.

**Opt out:** 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 Centris or Royal. Each person who registers at Royal authorizes future communications, including emails regarding the program unless they "opt out" by making an election at Royal or within such email.

**Posting:** Debit card purchases do not always post to your account the same day you use your card or otherwise authorize a purchase. The timing of when a purchase posts depends largely upon the

merchant. "Pending" transactions are not counted. You may use online banking and/or mobile banking to track when purchases post. Purchases include payments made using your debit card online and in stores, but not ATM transactions.

**Other Rewards:** In addition to earning \$50 cash per Referred Person, a Referrer will earn a \$5 (five) dollar gift card to Starbucks Coffee for every ten (10) referrals made within the Royal Referral Center Site at [centrisfcu.royalreferralcenter.com](http://centrisfcu.royalreferralcenter.com). Each referral must be to a unique non-member (name and/or email address). Social media posts will count as one (1) referral. Starbucks rewards will be delivered as a code into the Referrer's Royal Referral Center Mailbox. There is no limit to the amount of rewards you can earn. Promotion is subject to change at any time.

*Royal Digital Referral is a member referral program developed in partnership with Centris Federal Credit Union and powered by CS3 Marketing. Employees, directors and/or volunteers of Centris Federal Credit Union (hereafter referred to as Centris or the Sponsor), or their affiliated and subsidiary companies; their legal advisors, advertising agency or other radio or television stations, any other media; as well as the immediate family (spouse, parents, siblings and children, regardless of where they live) or members of the households of such employees, officers or directors and/or volunteers (whether or not related), are not eligible.*