

NUVISION CREDIT UNION
90TH ANNIVERSARY MEMBER REFERRAL PROGRAM

TERMS & CONDITIONS

Nuvision Credit Union (“Nuvision”) is celebrating its 90th Anniversary and is running a Member Referral Program (“Program”) starting August 1, 2025, to October 31, 2025 (“Referral period”). Participation in the Program is subject to these Terms and Conditions (“Terms”). The Program allows existing Members (“Member”; “Referrer”) to earn cash rewards for referring friends and family members (“Referred Person”) to Nuvision. Upon meeting the eligibility criteria, the Referred Person will also receive a cash reward. Nuvision’s business address is: 7812 Edinger Avenue, Huntington Beach, California 92647.

Eligibility: The Program is open to all active Members of Nuvision with accounts in good standing. The Referred Person must meet membership criteria, which include opening a Primary Savings account with a minimum balance of \$5. A Primary Savings Account is required for membership. Member’s and Referred Person’s must be at least 18 years old, unless otherwise stated, and be a legal resident of the United States. Current and former Nuvision employees, contractors, volunteers, officials, and members of their immediate families are not eligible to participate in this program.

By participating in the Program, Members and Referred Persons agree, without limitation or qualification, to be bound by these Terms, which are in addition and subject to our Terms of Service and Privacy Policy. Capitalized terms that are not defined herein will have the same meaning given to them in the Terms of Service. If you do not agree and abide by these Terms in their entirety you are not authorized to participate in the Program.

Referral Process: There are four ways to submit referrals. During the Referral Period, Members can register for the Program and begin referring others by using any of the listed methods:

1. **In Person:** Visit one of our branch locations. For times and accessibility restrictions, visit <https://nuvisionfederal.com/locations>,
2. **Phone:** Call 888.324.3797 to submit your referrals over the phone,
3. **Email:** Complete and submit the referral form provided in the Program email sent by Nuvision, or
4. **Website:** Submit referrals by completing and submitting the referral form on Nuvision’s 90th Anniversary Member Referral Program website <https://www.nuvisionfederal.com/refer-a-friend>.

Rewards: Referrer will receive a \$90 cash reward for every valid referral made. Only one \$90 cash reward per Referred Person, per valid referral, will be paid to the Member. Members can refer up to 10 people to earn up to \$900 in a calendar year.

The Referred Person will receive a \$90 cash reward when they establish a new membership and meet the criteria for at least one of the qualifying products listed below. The \$90 cash reward is a

one-time payment, no matter how many qualifying product requirements are met. Additional offers may be available to the Referred Person. Upon becoming a Member, the Referred Person is eligible to participate in the referral program and accrue the aforementioned cash reward, with the potential to earn up to \$990 in a calendar year.

To be considered a valid referral, a Referred Person must establish a new membership and meet the criteria for at least one of the qualifying products listed below. For each qualifying product the Referred Person applies for, their application must include the Referrer's information. Should a Referred Person receive multiple referrals, only the first completed referral will be eligible for consideration within the Program. If the referrer or the referred person does not meet the program or qualifying product criteria, neither party will receive the cash reward. Nuvision reserves the right to deny payment of the reward at its discretion.

Referral cash reward will automatically be deposited into the Referrer's Primary Savings Account. Please allow up to 6 weeks from the time the Referred Person meets the requirements for the cash reward to appear in your account.

Qualifying Products: For a referral to be considered valid, the Referred Person must not only open a new membership but also meet the specific criteria for at least one of the following products during the Referral Period. For the current rates visit <https://nuvisionfederal.com/rates>. All products are subject to change at Nuvision's discretion at any time without notice.

- **90th Anniversary Certificate Account:** Establish a new certificate account and keep it in good standing for a minimum of 30 days. Valid only on new certificates.
- **90th Anniversary Home Mortgage Loan:** Apply for, get approved, and fund a new home mortgage loan. Valid only for new home purchases, refinances are not eligible.
- **90th Anniversary Home Equity Line of Credit (HELOC):** Apply for, get approved, fund, and advance funds on a new HELOC. Valid only for new HELOCs, refinances are not eligible.
- **90th Anniversary Credit Card:** Apply for a new credit card, and get approved. Valid only for new credit card members.
- **90th Anniversary Auto Loan (New & Used):** Apply for, get approved, and fund a new or used auto loan. Valid only for new auto loans, refinances are not eligible.
- **90th Anniversary Young Adult Checking:** Open a new Young Adult Checking account and keep it in good standing for a minimum of 30 days. Eligibility for this account is limited to new checking account members aged 13-23 years old. Young adults aged 13-17 are required to open the account jointly with a parent or legal guardian over the age of 18. Application must be completed in-branch.

Conditions and Limitations: Participation in this program is restricted to new members. Past members are not eligible to be referred into this program. The Referrer may not be listed as a joint owner on any of the Referred Person's accounts, except where legally required-such as accounts for minors that require a parent or legal guardian. Nuvision reserves the right, at its discretion, to cancel, suspend, or modify the Program at any time without notice. Furthermore, Nuvision may

disqualify or prohibit individuals who manipulate the referral process. This includes actions aimed at undermining the program's intended function through activities such as fraud, illegal actions, deception, or unfair practices, or by abusing, threatening, or harassing other participants.

Tax Issues: This Program is subject to federal, state, and local laws, as well as any associated tax obligations. Nuvision will report cash rewards to relevant state and federal agencies in compliance with applicable law. Members are responsible for all federal, state, and other tax obligations from this Program's cash rewards, including income taxes. It is recommended to consult a qualified tax advisor for guidance on your specific tax situation. Members who earn cash rewards exceeding \$600 will be issued an IRS 1099-MISC form.

Privacy: Information submitted is subject to Nuvision's Privacy Policy. To review our Privacy Notice, please visit us at www.nuvisionfederal.com/disclosures.

Choice of Law: All issues and questions concerning the construction, validity, interpretation, and enforceability of these Terms and Conditions, or the rights and obligations of the participant and Nuvision in connection with the Program, shall be governed by, and construed in accordance with, the substantive laws of the State of California, USA, without regard to choice of law rules.