

Member Referral Campaign

TERMS AND CONDITIONS

1. Program Participation & Eligibility

- To make a referral, you must be a current Eagle River Credit Union member, and you must provide us with a valid email address.
- To accept a referral offer, you must not be an Eagle River Credit Union member within the past 12-month period ¹
- To be eligible for rewards, the person referred must open a fully paid membership and an eligible account with Eagle River Credit Union that meets the reward criteria as outlined in the Program Rules, and provide us with their name and a valid email address.
- You cannot refer yourself or an existing Eagle River Credit Union member.
- You may not accept more than one referral offer as part of the *Member Referral Campaign*. If you receive multiple offers, a reward will be awarded to the member whose referral you first accepted in the Member Referral Campaign.
- You may not use false names, invite fake people, impersonate another person, or provide false information. Fraudulent or unethical means of communication such as using bots, fictitious identities, fake emails, or scripts is also prohibited and will result in actions by us with respect to terminating your participation in the Member Referral Campaign.
- Eagle River Credit Union reserves the right to void any rewards based on the following: (1) ineligibility of any program participant, (2) fraudulent activity or, (3) if Eagle River Credit Union, in its sole discretion, finds that you have violated any of the program terms & conditions.
- You must be over the age of 19 to participate in the Member Referral Campaign.

2. Communication

- Eagle River Credit Union must be able to communicate with you using the email address you provided to participate in the Member Referral Campaign, and you must agree that we can send information to you. You will not be able to participate in the program if you unsubscribe or otherwise opt out of receiving solicitation emails from Eagle River Credit Union, or we will be unable to communicate with you by email.
- The Member Referral Campaign may require you to submit personal information about yourself or friends and family (e.g. name and contact information). All information submitted to us is collected in accordance with our [privacy policy](#).
- It is strictly prohibited to send spam or unsolicited emails to people that you do not personally know to collect referrals.
- When you are communicating through a digital channel (i.e. Facebook or email) you must not knowingly send a message to a friend who has indicated that they are not willing to accept such communications from you.

3. Offers & Rewards

- Offers and/or rewards are non-transferable, non-assignable, and we have not authorized them to be bartered or traded for any legal currency units. If the Member Referral Campaign is terminated for any reason, or if your account with us or relationship with us is terminated for any reason, then your unused offers and/or rewards will be voided, and service charges may be applied.

¹ Consideration will be given to the reason(s) for previous membership account(s) closure

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- We may, in our sole discretion, introduce promotional offers that enable participants to earn additional value for the completion of actions specified in the Member Referral Campaign during the promotional period. We are not responsible for changes to, or the discontinuance of, any promotion or for any effect on the accrual of rewards caused by changes or discontinuance to any promotion.
- All offers and/or rewards are subject to verification for compliance with Member Referral Campaign terms & conditions. We may withhold or not grant offers and/or rewards if we find that you have obtained offers and/or rewards in an illegal, fraudulent, or unethical manner, or if we feel that granting offers and/or rewards and allowing you to redeem them will expose us to any liability or the possibility of any legal damages.
- We reserve the right to not honor offers and/or rewards or disqualify anyone from the Member Referral Campaign if we feel, in our sole discretion, that fraudulent behavior or other unethical conduct has occurred in any way that compromises the fairness of the program in any way.
- We reserve the right to limit or cancel your participation in the Member Referral Campaign and any offers and/or rewards at any time if you have violated these terms & conditions.

4. Legal

- These terms & conditions apply to the Member Referral Campaign. By participating in the Member Referral Campaign, you are agreeing to these terms & conditions. If you do not agree to these program terms & conditions, do not participate in the Member Referral Campaign.
- By participating in the Member Referral Campaign, you agree to release and hold Eagle River Credit Union harmless as the operator of the Member Referral Campaign from any and all claims or damages arising out of or in connection with the Member Referral Campaign.
- By participating in the Member Referral Campaign, you further agree that the program and rewards are provided “as is where is”. There are no representations or warranties including but not limited to statutory warranties and conditions, warranties and conditions of merchantability, fitness for a particular purpose, third parties’ rights, and non-infringement of proprietary rights. In no event will either party be liable to the other for any consequential, incidental, or special damages, including any lost profits or lost savings, even if one party has been advised of the possibility of such damages, or for any claim by any third party.
- We assume no responsibility for lost, delayed, damaged and/or misdirected referrals or communications as a result of any failure of the website such as the technical malfunction of any computer online systems, servers, access providers, computer equipment, and/or software.
- Participation in the Member Referral Campaign is prohibited where void by applicable law or regulation.
- We reserve the right to change the terms & conditions of the Member Referral Campaign at any time, without notice, at our sole discretion.
- We reserve the right to cancel or suspend the Member Referral Campaign at any time, without notice, and without obligation to honor any offers and/or rewards should we determine, in our sole discretion, that the administration, security, or fairness of the Member Referral Campaign has been compromised in any way.

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Campaign Rules

How the Campaign Works

- To earn rewards for referring family and friends to Eagle River Credit Union, you will need to participate in the Member Referral Campaign by providing your name, a valid email address, your date of birth, and by agreeing to the program Terms & Conditions. Then, you can refer your friends online or by card by providing us their full name, valid email address, and daytime phone number.
- Referee must be an individual; this program is not applicable to opening business accounts.

Rules for Referrers

- You must be a current Eagle River Credit Union member to participate in the Member Referral Campaign.
- A referred person can only accept one referral. You cannot earn a reward for referring someone who has already claimed a referral offer from someone else.
- You cannot refer yourself.
- You will receive your reward in the form of \$25.00 deposited directly to your Eagle River Credit Union account following the successful opening of an eligible membership by the referee.

Rules for Referees

- Claim your referral offer with your name, email address, and preferred daytime phone number.
- You must agree to accept program emails and accept the Program Terms & Conditions when claiming your offer.
- You must follow the set of instructions that were emailed to you after claiming your referral offer in order to be eligible for a reward.
- The Member Referral Campaign referral is applicable in all member situations, except for the following:
 - Referrals where someone is either added to an existing account as a joint member or is currently a joint member on a different account.
 - Referrals from personal to business, or from business to personal, where the person is one and the same. For example, business member XYZ Inc. opens a personal account or a personal account member owns a business and that member opens XYZ Inc. business account.
 - Referrals by parents/relatives under the age of majority.
- To open an eligible membership and receive your reward, referees will:
 - Open a chequing account for a minimum of three (3) months.
 - Have a qualifying direct deposit attached to this chequing account.
 - Open an Eagle River Credit Union savings account.
 - Be enrolled in *Clickswitch*.

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- You will receive your reward in the form of reimbursed chequing account package fees for three (3) months, which will be held in your Eagle River Credit Union savings account until the end of the three (3) month reimbursement period.

Referral Period Rules

- Your friend or family member must claim their referral offer within 30 days of receiving your referral email message.
- Your friend or family member must become an Eagle River Credit Union member and follow the set of instructions emailed to them within 30 days of claiming their offer.

Staff Referrals are not eligible.