



## **FAST Credit Union Referral Program**

### **1. How the Program Works**

FAST Credit Union ("FAST") offers a Member Referral Program that allows current members ("Referring Members") to invite eligible friends and family members to join the Credit Union. Referring Members enroll in the program through a digital referral platform. Each Referring Member receives a unique referral link that may be shared via text, email, or social media.

When a referred individual ("Referred Member") clicks the link, they will be asked to provide their contact information and then be directed to complete a FAST membership/checking application. If the application is approved and the membership remains open and in good standing for at least 30 days, both the Referring Member and Referred Member will each receive a \$25 reward. The Referring Member must also have an account in good standing in order to receive their incentive.

### **2. Earning Referrals**

A referral is considered complete when:

- The Referred Member is a new, first-time member of FAST.
- The Referred Member joins through the Referring Member's unique link.
- The Referred Member opens a savings and a checking account.
- The Referred Member's account(s) remain open and in good standing for a minimum of 30 days.
- The Referring Member has an account in good standing.

Referrals are not valid if the Referred Member already has, or has had, an existing FAST account within the last year

### **3. Rewards and Offers**

- Both the Referring Member and Referred Member will each receive a \$25 reward once the eligibility criteria are met.
- Rewards will be applied as a deposit into each member's primary Savings Account at the credit union.
- Seasonal promotions may increase the reward (e.g., "Double the Thanks" campaigns). Any such promotions will be announced separately and subject to these Terms.

#### **4. Issuing of Rewards and Offers**

- Rewards are issued approximately 30 days after the Referred Member's account has been opened and remains in good standing.
- "Good standing" means the account:
  - Does not have a negative balance
  - Has not been closed within the last year
  - Has had all information/paperwork verified by a FAST team member
  - Does not contain account flags
- FAST reserves the right to withhold or reclaim rewards if eligibility criteria are not met.
- Rewards may be reported to the IRS as required by law. Participants are responsible for any applicable federal, state, or local taxes.

#### **5. Privacy**

All personal information collected and processed as part of this Referral Program will be used in accordance with FAST's Privacy Policy. FAST is responsible for collecting and processing such personal information under applicable laws and regulations.

#### **6. Completed Referrals and Limit**

- A Completed Referral is when a new FAST membership and checking account is opened through a valid referral link and is in good standing / has been open for at least 30 days.
- Referring Member accounts must also be in good standing.
- All referred individuals must be new members. Existing FAST members, joint owners, members who have closed their account within the last year are not eligible.
- FAST reserves the right to set limits on the number of Completed Referrals that qualify for rewards per member. As of the time of promotion launch (June 2026), members can receive no more than 10 referral incentives within a calendar year.

#### **7. Restrictions**

- The Referral Program cannot be combined with other FAST membership promotions, discounts, or incentives.

- Referring Members may only refer members who are eligible for a FAST membership. This extends to immediate family members of current members and those who live, work, attend school, volunteer, or worship in Kings County, Laton, Riverdale, or Coalinga.
- Participation must comply with applicable laws, including anti-spam regulations. Mass distribution of referral links or posting links on third-party coupon/discount sites is not permitted.
- Referral links may not be used for commercial purposes.
- Self-referrals are not permitted.

## **8. Term and Termination**

- This Referral Program will run until FAST announces its conclusion. FAST may modify or terminate the program at any time, with or without notice.
- Referrals made before the end of the program will be honored if eligibility requirements are met.

## **9. General**

- These Terms are published by FAST Credit Union. The Referral Program as displayed on the FAST website and these Terms form a binding agreement for participants.
- By participating, you agree you are a FAST member in good standing and authorized to share referral invitations.
- FAST is not responsible for technical malfunctions, system errors, or other issues related to the digital referral platform that may affect participation or reward delivery.

## **10. Violations and Termination**

FAST reserves the right to disqualify participants and withhold rewards in the case of fraud, abuse, or any violation of these Terms.

## **11. Amendments**

FAST may amend these Terms at any time. Updates will be posted on the FAST Credit Union website. Continued participation constitutes acceptance of any changes.

## **12. Applicable Law**

This Referral Program is governed by federal law and California state law. Any disputes will be subject to the jurisdiction of the courts in which FAST is headquartered.

\*Please note that by participating in this referral program, you will only have a legal relationship with FAST Credit Union. You represent that you have read, understood and agree to be bound by FAST Credit Union's General Terms and Conditions and Privacy Policy.

(Current as of 6/11/2026)