How to qualify for the Columbia Credit Union referral promotion:

**$50 Thank You for Joining**
Be referred to open a Columbia CU membership with an Income Checking account between October 1 and November 11, 2020, receiving our Referral Email and Promotional Code. Be a natural person (businesses and fiduciary accounts are not eligible), age 18 or older and Membership must be completely new to Columbia Credit Union with no prior membership or joint account ownerships. **The Promotional Code from our referral response email MUST be used when opening online or provided to our awesome staff if opening in a branch.** Prior to February 11, 2021, you must have a Columbia CU debit card, make at least one direct deposit of $500 or more into your Income Checking, and be enrolled in e-statements. Your Income Checking cannot be overdrawn or otherwise restricted on February 11, 2021 and it must remain in that good standing on the Payout date. Payout by deposit into your Income Checking will occur no later than March 1, 2021. Each referred member is eligible for only one $50 Thank You for joining.

**$50 Thank You for Referring to Columbia CU**
Be a natural person (businesses and fiduciary accounts are not eligible) age 18 or older with a Columbia CU checking account where you are the Tax Reported Owner. Be the first person to refer a non-member/non-joint account owner to start their Columbia CU membership with an Income Checking account. The person you refer to Columbia CU must open, activate and maintain their Income Checking as described in "For $50 Thank You for Joining". In addition to the person you referred qualifying as outlined above, your Columbia CU checking cannot be overdrawn or otherwise restricted on February 11, 2021 and it must remain in that good standing on the Payout date. Payout by deposit into your Columbia CU Checking will occur no later than March 1, 2021. There is no limit on the number of referrals you can make nor the $50 Thank You you can receive for being the first person to refer people to Columbia CU who open qualifying memberships as described herein.

**$50 Thank Yous for Joining and Referring** will be included on your Columbia CU periodic statement. The $50 Thank You will be reported to the IRS on a 1099-INT. Recipients are responsible for any federal, state, or local taxes. **$50 Thank You is not-transferable, non-assignable and nonexchangeable.**

To be eligible for the Promotion, referring members and referred new members must be natural born persons, lawful permanent residents of the United States, and 18 years of age or older as of October 1, 2020. The promotion is available to new and existing Columbia Credit Union members, based on the requirements above. All new membership accounts are subject to Columbia Credit Union’s account approval process.

Participation in this Promotion includes acknowledgement from the referred person that their decision to become a Columbia Credit Union member and open an account could be known by the referring member when they receive their $50 Thank You for referring. The Credit Union is unable to release account information regarding the opening or status of any account to anyone other than the account owner or as required by law or regulation. The Credit Union reserves the right to disqualify referrals in circumstances where we reasonably believe that referrals were not sent in good faith. Business, trust, estate, club/association, and beneficiary accounts are not eligible for this Promotion. This Promotion cannot be combined with any other Promotion or Offer of Columbia CU.

By participating, you agree to comply with all terms and conditions presented here, as well as other disclosures provided at account opening. The terms and conditions of this Promotion are subject to change at any time and the promotion may be discontinued at any time without prior notice.

Live or work in Washington State or the Oregon community of Clackamas, Marion, Multnomah and Washington Counties? Join us. Federally insured by NCUA.