



Premier Member Perks Terms and Conditions

- a. All loan products must be new to OneAZ Credit Union to qualify. Existing OneAZ Credit Union loans are not eligible. All qualified loans, checking account and direct deposit products must be tied to one (1) unique membership number.
- b. An active OneAZ Credit Union Checking account is required. Member must establish Direct Deposit to a OneAZ Credit Union Personal Checking or Savings account.
- c. Perks will be evaluated for member payout at 90 day, 180 day, and 1 calendar year intervals, from the date the form was completed. Payout at each of the three (3) intervals will be calculated based on total outstanding balance of Perk-eligible loans.
- d. Perks payout will be deposited to member's Checking account within 30 days after the 90 day, 180 day, and 1 calendar year evaluation as per program guidelines.
- e. Member is eligible for a maximum \$750 Perks payout up to one (1) calendar year after referral date. Only one (1) Premier Member Perks payout per member during lifetime of the account.

Example payout:

Balances @ Day 90 after referral: #1: \$14,302 & #2: \$19,070 = \$334 payout (\$33,372 x 1%)

Balances @ Day 180 after referral: #1: \$13,599 & #2: \$18,132 & #3: \$11,442 = \$98.00 payout (\$43,173 x 1% - \$334)

Balances @ 1-year after referral: #1: \$12,177 & #2: \$16,236 & #3: \$80,879 = \$318 payout (\$109,292 x 1% - \$334 - \$98)*

*At 1 calendar year after member referral, outstanding loan balances in this example is > \$100,000 which qualifies member for maximum \$750 payout (\$334+\$98+\$318)

- f. Member incentive is one (1%) percent of current outstanding balances for the Bronze and Silver Packages (HELOC: based on outstanding balance at time of payout, not based on credit limit).
- g. Member incentive for the Gold package is capped at \$500, and the Platinum Package is capped at \$750.
- h. Multiple credit cards alone do not comprise a completed package. Credit card must be activated and used, i.e. purchase, cash advance, or balance transfer, within one (1) calendar year of referral to qualify as one (1) of the Premier Member Perks loan products.



i. Loans and accounts must remain open at least 180 days or the member incentive earned to-date will be forfeited and deducted from the member's account at closing. Member incentive is considered interest and will be reported on IRS Form 1099-INT. Member incentive program applies to new qualified Personal Secured loans and credit cards only. All loans must fund within one (1) calendar year of referral date to be eligible for the Premier Member Perks incentive.

j. Limited Time Promotional Offer. OneAZ Credit Union has the right to administer, interpret, modify, or terminate the Premier Member Perk program at any time.

k. Member account must be in good standing prior to incentive payout (i.e. account cannot be overdrawn, loans past due, etc.)

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Federally insured by NCUA