

Salal Credit Union Refer a Friend Terms & Conditions

Salal Credit Union (“We,” “Salal Credit Union,” or “Company”) is offering you the opportunity to refer friends via a Referral Program (“Program”) offered on the website located at share.salalcreditunion.org (the “Site”).

- 1. Binding Agreement.** By using the Site or participating in the Program, you are bound by these Terms & Conditions (“Terms”) and indicate your agreement to them. All of the Company’s decisions are final and binding.
- 2. How the Program Works.** You must be a legal resident of the United States of America and at least 18 years old to use the Site. Next, you must visit the Site and follow the on-screen instructions to refer friends, family members, or colleagues. Users may refer a maximum of 25 friends, family members, or colleagues during each session and a maximum of 500 times throughout the entirety of the Program. Once an individual makes a referral, they become a “Referrer” and will be provided with a unique referral link (“Personal Link”) that allows them to receive the benefit or reward advertised on the Site. Referred friends (“Friends”) must complete the referral as described in the referral message.
- 3. Rewards.** By making a valid referral, you will receive a \$50 Visa digital gift card and your Friend will receive a \$50 Visa digital gift card. You can earn a maximum of \$500 in rewards per year. Restrictions may apply. For example, the gift card may be subject to the issuer’s terms and conditions. Rewards are subject to verification. The Company may delay a reward for the purposes of investigation. The Company may also refuse to verify and process any transaction for any reason. Unless otherwise stated, rewards have no monetary value and *may not* be redeemed for cash. They are not transferable and may not be auctioned, traded, bartered, or sold.

Important Tax Information. Members are responsible for any applicable federal, state, and/or local taxes related to rewards received through this promotion. Members are encouraged to consult a qualified tax professional regarding their individual tax obligations.

- 4. Restrictions.** Referrers cannot refer themselves or create multiple, fictitious or fake accounts with the Company or participate in the Program as “Friends”. No user may use the Program to violate any law, infringe or violate the rights of any third party, or otherwise act in a manner that is deemed harassing, harmful, illegal, hateful, obscene, or outside the spirit and intent of the Program. In addition, you may not (i) tamper with the Program, (ii) act in an unfair or disruptive manner, or (iii) use any system, bot, or other device or artifice to participate or receive any benefit in the Program. **CAUTION: ANY ATTEMPT TO DELIBERATELY DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE PROGRAM MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS. SHOULD SUCH AN ATTEMPT BE MADE, THE COMPANY RESERVES THE RIGHT TO SEEK REMEDIES AND DAMAGES (INCLUDING ATTORNEY FEES) TO THE FULLEST EXTENT OF THE LAW, INCLUDING CRIMINAL PROSECUTION.**

Employees of the Company or any of its or their subsidiaries, affiliates, or promotional agencies are not able to participate.

- 5. Privacy.** The personal information collected, processed, and used as part of the Program will be used in accordance with Company’s Privacy Statement, which is available by link on the Site. **By participating in this Program and in order to receive the reward, the Referrer and Friend acknowledge that their status as a member in good standing with Salal Credit Union may be disclosed to the other party.**
- 6. Limitation of Liability.** YOU UNDERSTAND AND AGREE THAT THE RELEASED PARTIES (DEFINED BELOW) SHALL NOT BE LIABLE TO YOU FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, INCLUDING, BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER INTANGIBLE LOSSES (EVEN IF THE COMPANY WAS ADVISED OF THE POSSIBILITY OF SUCH DAMAGES). By participating in the Program, you agree to defend, indemnify, release, and hold harmless the Company, Extole, Inc., as the provider of the referral service, and their respective parent companies, affiliates, and subsidiaries, together with their respective employees, directors, officers, licensees, licensors, shareholders, attorneys, and agents including, without limitation, their respective advertising and promotion entities and any person or entity associated with the production, operation, or administration of the Program (collectively, the “Released Parties”), from any and all claims, actions, demands, damages, losses, liabilities, costs or expenses caused by, arising out of, in connection with, or related to the Program (including, without limitation, any property loss, damage, personal injury or death caused to any person(s)) and/or the awarding, receipt, and/or use or misuse of any benefit in the Program. To be clear, the Released Parties shall not be liable for any technical errors or malfunctions, data theft, or corruption, any printing or typographical error, or any damage to any computer system resulting from participating in, or accessing or downloading information in connection with the Program. The Released Parties shall not be liable to any users for failure to supply any

advertised benefit, by reason of any acts of God, any action or request by any governmental or quasi-governmental entity (whether or not valid), or any other activity or action that is beyond any of the Released Parties' control. TO THE FULLEST EXTENT POSSIBLE BY LAW, THE RELEASED PARTIES' MAXIMUM LIABILITY ARISING OUT OF OR IN CONNECTION WITH THE PROGRAM, REGARDLESS OF THE CAUSE OF ACTION (WHETHER IN CONTRACT, TORT, BREACH OF WARRANTY, OR OTHERWISE), WILL NOT EXCEED \$100.

7. **Dispute Resolution.** All disputes arising from or related to the Program will be handled directly by Salal Credit Union. Users may initiate the dispute resolution process by submitting a written request, including all relevant documentation, to:

Salal Credit Union
Attn: Virtual Branch
PO Box 75029
Seattle, WA 98175-0029
Phone: 800.562.5515

Salal Credit Union will review the dispute in accordance with its internal policies and applicable regulations. Users will be notified of the outcome or any additional steps required within a reasonable timeframe.

8. **Disclaimer of Warranties.** YOU EXPRESSLY UNDERSTAND AND AGREE THAT: (A) THE PROGRAM IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS AND THE COMPANY EXPRESSLY DISCLAIMS ALL WARRANTIES, CONDITIONS AND TERMS OF ANY KIND, WHETHER EXPRESS OR IMPLIED BY STATUTE, COMMON LAW OR CUSTOM, INCLUDING, BUT NOT LIMITED TO, WARRANTIES AS TO PRODUCTS OR SERVICES OFFERED THROUGH THE USE OF THE PROGRAM, IMPLIED WARRANTIES OF MERCHANTABILITY, SATISFACTORY QUALITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT; (B) THE RELEASED PARTIES MAKE AND GIVE NO WARRANTY THAT (i) THE PROGRAM WILL MEET YOUR REQUIREMENTS, (ii) THE PROGRAM WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE, AND (iii) THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION, OR OTHER MATERIAL OBTAINED BY YOU THROUGH THE PROGRAM WILL MEET YOUR EXPECTATIONS, AND (C) ANY MATERIAL DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF THE PROGRAM IS ACCESSED AT YOUR OWN DISCRETION AND RISK, AND YOU WILL BE SOLELY RESPONSIBLE FOR ANY DAMAGE TO YOUR COMPUTER SYSTEM OR MOBILE DEVICE OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OR USE OF ANY SUCH MATERIAL.
9. **Bulk Distribution ("Spam").** Referrals must be created and distributed in a personal manner that is appropriate and customary for communications with friends, colleagues, and family members. By submitting any email address as part of the Program, the Referrer represents that they have the appropriate permission and consent. Bulk email distribution, distribution to strangers, or any other use of the services described herein in a manner that is not promoted is expressly prohibited and may be grounds for immediate termination and further legal action. The Company has no obligation to monitor the Program or any communications; however, the Company may choose to do so and block any email messages, remove any such content, or prohibit any use of the Program. **Referrers who do not comply with the law, including anti-spam laws, are obligated to indemnify the Program Entities against any liabilities, costs, and expenses it incurs as a result of such spam.** Referrers and Friends are able to opt out of Program related emails at any time.
10. **Sign-In Credentials.** Users are responsible for maintaining the confidentiality of any sign-in credentials and are fully responsible for all activities that occur through the use of them. Users agree to notify the Company immediately if they suspect unauthorized access to their account. Users agree that the Company will not be liable for any loss or damage arising from unauthorized use of their credentials.
11. **Right to Cancel, Modify, or Terminate.** We reserve the right to cancel, modify, or terminate the Program at any time for any reason. We reserve the right to disqualify any user at any time from participation in the Program if they do not comply with any of these Terms.