

Lighthouse Credit Union Referral Program Terms and Conditions

Lighthouse Federal Credit Union (“we”, “our”, “Lighthouse Credit Union”, “Credit Union” or “Company”) is offering you (“Referrer”) the opportunity to refer non-members (“Friend” or “Referee”) to join the Credit Union via a Refer-a-Friend Referral Program (“Program”) offered on the web site located at refer.lighthousecu.org (the “Site”) or by visiting or contacting the Credit Union.

1. Binding Agreement

By using the Site or participating in the Program, you and your Friend (“User(s)”) are bound by these Terms and Conditions (“Terms”) and indicate agreement to them. All of the Company's decisions are final and binding.

2. Privacy

By participating in the Program, Users authorize the Company to disclose that they either have an account, or an account has been opened, and all qualifying actions have been completed, solely for the purpose of confirming eligibility for any referral Reward. This is a one-time, limited waiver of the Users’ privacy rights and applies only to the confirmation of having an account or account opening, and all qualifying actions have been completed under the Terms of this Program. No other account details or personal information will be shared. All other personal information collected, processed and used as part of the Program will be used in accordance with the Company’s Privacy Policy, which is available by link on the Site or upon request.

3. How the Program Works

You must be an existing member of Lighthouse Credit Union with a valid email address on file, a legal resident of the United States and at least eighteen (18) years of age to participate in the Program. To refer a Friend, visit or contact any Lighthouse Credit Union branch or Contact Center, or visit the Site and follow the on-screen instructions to submit the Friend’s name and email address. You can earn Rewards up to a maximum of \$550 per calendar year (“Maximum Annual Reward Limit”).

Once you make your first referral, you become a Referrer and will receive a Personal Link to share. A referral is “valid” when your Friend: (1) is not already enrolled in the Program, (2) completes the qualifying actions and (3) provides accurate information, including using the same email address linked to their account as the one you provided when referring them.

For each valid referral, you and your Friend each receive a **\$50 Virtual Visa® Prepaid Card**.

All referrals and Rewards are subject to verification and validation, which refers to the Company having confirmed all qualifying actions being met and any required data being sent to the provider of the referral service. Rewards will be delivered by email within four (4) weeks of validation. The Company reserves the right to modify or terminate any Program limits, Reward amounts, or other terms at any time without prior notice.

4. Restrictions

Both you and your Friend must be at least eighteen (18) years of age and be in good standing with Lighthouse Credit Union; neither party may have caused a loss to the Company, whether resolved or outstanding. 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 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 are not able to participate.

5. Rewards

By making a valid referral, you and your Friend will each receive a **\$50 Virtual Visa® Prepaid Card (“Reward”)** via email within four (4) weeks of validation. Cards must be claimed within four (4) months from delivery. Right to the payment of the Reward expires after that time. Once redeemed, funds must be used within seven (7) months wherever Visa® debit is accepted. There is a Maximum Annual Reward Limit of \$550 per calendar year.

Limited-Time Promotional Offer (Valid 11/01/2025–11/30/2025):

For valid referrals submitted 11/01/2025-11/30/2025 (“Promotional Period”), both the Referrer and the Referee will each receive a \$100 Virtual Visa® Prepaid Card (“Promotional Reward”). This is an increase from the standard referral Reward value of \$50. To qualify for the Promotional Reward, the referral must be submitted during the Promotional Period. Referrals submitted prior to 11/01/2025 and after 11/30/2025 are not eligible for the Promotional Reward, even if the Referee opens their account during the Promotional Period. This Promotional Reward offer remains subject to all the Terms of the Lighthouse Credit Union Referral Program except as modified by this offer. The Promotional Rewards will be included in the Maximum Annual Reward Limit of \$550 in total Referral Rewards per calendar year.

These Rewards may be redeemed in the Company's sole discretion. Restrictions may apply. For example, there is a limitation on the number of referrals you can make, or because the Reward is in the form of a gift card, it is 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. All tax obligations arising from or related to any Reward shall be the responsibility of the Reward recipient. Any required tax documentation will be provided by the Company as applicable.

Rewards may not be redeemed for cash. They are not transferable and may not be auctioned, traded, bartered or sold.

6. Qualifying Actions for Referred Friends

To earn the \$50 Virtual Visa® Prepaid Card, the Friend must:

1. Be referred by a Referrer and use the same email address associated with their new account as the one provided by the Referrer at the time of referral.
2. Not be a current member of Lighthouse Credit Union and not have held membership within the prior six (6) months.
3. Be eligible for and establish membership with Lighthouse Credit Union by opening a Lighthouse Savings account with a minimum deposit of \$5 (required for membership).
4. Open a checking account with Lighthouse Credit Union.
5. Complete a minimum of five (5) debit card purchases (excluding ATM withdrawals or fees) within sixty (60) calendar days of checking account opening.
6. Maintain the checking account in an open status for a minimum of sixty (60) calendar days.

If any of the above steps are incomplete, the Friend forfeits the Reward, and the Referrer will not receive credit for that referral.

7. Liability

By participating in the Program, you agree to defend, indemnify, release and hold harmless the Company, Extol, Inc. (as the provider of the referral service), and their respective parent companies, affiliates and subsidiaries, together with their employees, directors, officers, licensees, licensors, shareholders, attorneys and agents (collectively, the “Released Parties”) from any and all claims, damages or liabilities caused by, arising out of, or in connection with the Program or the use or misuse of any benefit. The Released Parties shall not be liable for technical errors, data loss, printing or typographical errors, or any damage to computer systems resulting from in the Program.

To the fullest extent permitted by law, the Released Parties' maximum liability arising out of or in connection with the Program will not exceed **\$100**.

8. Disclaimer of Warranties

The Program is provided on an "as is" and "as available" basis. The Company expressly disclaims all warranties, express or implied, including but not limited to merchantability, fitness for a particular purpose, and non-infringement. The Released Parties make no warranty that (i) the Program will meet your requirements, (ii) the Program will be uninterrupted or error-free, or (iii) the quality of any products, services, or information obtained will meet your expectations. Participation is at your own risk.

9. Bulk Distribution ("Spam")

Each Referrer is the actual sender of referral emails and must comply with applicable law. Referrals must be created and distributed in a personal manner that is appropriate and customary for communications with friends, colleagues and family members. Bulk email distribution, distribution to strangers, or any other misuse is prohibited and may be grounds for immediate termination and legal action.

10. Right to Cancel, Modify or Terminate

We reserve the right to cancel, modify or terminate the Program at any time for any reason. We also reserve the right to disqualify any User at any time if they do not comply with these Terms.

11. Contact Information

For questions or support, contact Lighthouse Credit Union by calling **888-436-1847**, visiting lighthousecu.org/contact, or visiting a branch location.