

DFCU Auto Loan Referral Program Rules

Binding Agreement: By participating in the DFCU Auto Loan Referral Program (“Referral Program”), you agree to be bound by these DFCU Auto Loan Referral Program Rules (“Rules”).

Definitions: As used in these Rules, the terms “you” and “your” mean those who participate in the Referral Program by completing the steps described herein and in any other Referral Program Materials. “Referral Program Materials” means the materials or media the DFCU uses to announce and market the Referral Program.

Referral Program Run Time: The Referral Program will be held from June 1, 2019 through July 31, 2019.

Eligibility: Any lawful U.S. resident over the age of eighteen (18). Employees of the DFCU Lending Department, their spouses and children are ineligible. Auto loans must have a minimum loan value of \$10,000 to qualify.

Referral Program Requirements: For each person you refer to DFCU for a new auto loan or refinance of an existing auto loan held by another institution with a loan value of at least \$10,000, you and the person referred will each receive \$100 (“Referral Rewards”). There is no limit to how many referrals you can make during the Referral Program.

You must complete a Referral Form online at www.dfcu.com for each qualifying referral. Loan applications must be completed directly through DFCU and loans must be fully funded in order to be eligible for the Referral Program. Loan applications initiated but not funded before the end of the Referral Program Run Time will be eligible upon loan funding. Loans completed at a dealership are not eligible for the Referral Program. Existing DFCU loans are not eligible for the Referral Program.

Completion of a Referral Form does not guarantee eligibility for Referral Rewards or loan approval. You may self-refer, but DFCU will only pay you one \$100 Referral Reward. Membership and eligibility required.

Payment of Rewards: Referral Rewards will be paid each Friday during the Referral Program Run Time. DFCU will deposit \$100 to your membership savings account for each qualifying referral. You are responsible for any and all applicable taxes.

Miscellaneous: By participating in the Referral Program you agree to be bound by these Rules. Any violation of these Rules will result in loss of eligibility. You agree to hold DFCU, its directors, officers, employees, attorneys and agents harmless from any liability relating in any way to the Referral Program. Referral rewards are not transferrable and may not be substituted. Cannot be combined with any other offers. Void where prohibited.