

Terms & Conditions



Oklahoma's Credit Union - Refer-A-Friend Account Offers:

The person making the referral (Referrer) will earn a reward bonus for each individual referred (Referred Person) to Oklahoma's Credit Union who registers for the offer, opens a new Oklahoma's Credit Union account and completes the offer requirements within the time specified in the offer. To make a referral, the Referrer must register for the program and share the offer with their friends, family or coworkers. A Referrer may receive up to \$500 in reward bonuses within a calendar year but only one Referrer may receive a reward bonus for each Referred Person who fulfills the requirements.

Personal Checking Account Offer Qualifications:

To earn a \$50 reward bonus, the Referred Person must register by following the link provided in the referral email or on social media, open a new Oklahoma's Credit Union personal checking account and meet the following requirements within 60 days of account opening:

- Complete ten (10) or more debit card transactions (excluding ATM transactions) and
- Enroll in Digital Banking and eStatements

Credit Card Offer Qualifications:

To earn a \$50 reward bonus, the Referred Person must register by following the link provided in the referral email or on social media, open a new Oklahoma's Credit Union Smart or Rewards Credit Card and complete a minimum of \$250 in qualified transactions within 60 days of account opening.

Auto Loan Offer Qualifications:

To earn a \$50 reward bonus, the Referred Person must register by following the link provided in the referral email or on social media, open a new Oklahoma's Credit Union auto loan with a minimum loan balance of \$5,000 and set up automatic payments at loan origination within 6 months of completing the referral registration.

Mortgage Loan Offer Qualifications:

To earn a \$100 reward bonus, the Referred Person must register by following the link provided in the referral email or on social media, open a new Oklahoma's Credit Union home loan with a minimum loan balance of \$100,000 within 6 months of completing the referral registration.

The Referrer authorizes the sending of communications to each Referred Person. The email may not be recovered if the person has "opted out" of marketing material from Oklahoma's Credit Union or ReferLive. Each person who registers at ReferLive authorizes future communications including emails regarding the program unless they "opt out" by making an election at ReferLive or within such email.

The Referred Person acknowledges that a reward bonus will be issued to the Referrer after all conditions have been met in the time frames provided.

The Referrer and the Referred Person cannot be the same individual; a Referrer cannot refer themselves.

Oklahoma's Credit Union will deposit your reward bonus into your share account within 60 days of completing all offer requirements.

Reward bonuses may be reported as income to the IRS.

Offers and reward amounts are subject to change at any time without notice.

