

Share UMe Disclosure



Limited time offer. Offer subject to change, modification, or cancellation without notice.

Referring member must be an active UMe member in good standing and must not have previously caused a loss to UMe. Referred member must be a new UMe member, cannot currently be, or have been, an owner on a UMe account within the preceding 12 months, and must not have previously caused a loss to UMe. Membership and credit subject to approval and eligibility requirements.

Referral must be disclosed at the time of account opening and cannot be added retroactively. Only one referring member may be associated with each new member account.

To qualify for the referral bonus, the referred member must complete all qualifying requirements within 90 days of account opening, including:

- Opening a qualifying UMe checking account and/or UMe credit card
- Receiving qualifying direct deposits totaling at least \$250 from payroll, pension, Social Security, government benefits, or other recurring income sources
- Completing at least 10 qualifying debit and/or credit card purchase transactions

Once all qualifying requirements have been completed and verified, both the referring member and referred member will receive a \$100 bonus deposited into their UMe account within 30 business days.

For every qualifying referral, the referring member will receive one entry into UMe's quarterly \$500 cash drawing. The more qualifying referrals completed, the more chances to win. Entries accumulate throughout each calendar quarter and reset at the end of each quarter. One winner will be selected each quarter.

Maximum total referral bonus payout is \$1,000 per referring member per calendar year.

Employees, volunteers, Board Members, Supervisory Committee Members, and their immediate household family members are not eligible to participate.

Qualifying direct deposits include electronic deposits such as payroll, pension, Social Security, government benefits, and other recurring income payments made through the Automated Clearing House (ACH) network.

Transfers between accounts, person-to-person payments, bank-to-bank transfers, wire transfers, ATM deposits, cash deposits, mobile deposits, and any deposits determined by UMe not to be qualifying direct deposits do not qualify.

Qualifying card transactions include posted debit card and/or credit card purchase transactions.

ATM withdrawals, cash advances, balance transfers, refunded purchases, peer-to-peer transfers, and transactions determined by UMe not to be qualifying purchase transactions do not qualify.

Accounts must remain open and in good standing at the time bonuses are awarded. UMe reserves the right to determine eligibility and to disqualify referrals or deny payouts in cases of prior losses incurred by UMe, suspected fraud, misuse, abuse, or any activity deemed inconsistent with the intent of the program.

All referral bonuses and cash drawing winnings are considered interest, subject to tax, and may be reported on IRS Form 1099-INT.