

WHERE YOUR DREAMS GROW SAFELY



Family First!

Refer your loved ones
and share financial benefits.

Earn up to \$500* for referring eligible
family members or IDB colleagues to
join the Credit Union!



The following official terms and conditions apply to the IDB Global Federal Credit Union Referral Program for Family Members & IDB Colleagues. The promotional sponsor of all giveaways, rewards and promotions is IDB Global Federal Credit Union located at 1300 New York Avenue NW, Washington, DC 20577. IDB Global Federal Credit Union (“we”, “IDB Global Federal Credit Union”, “IDB FCU” or “Credit Union”) is offering members the opportunity to refer IDB employees, contractors in the IDB Headquarters Building in Washington, D.C. (i.e. Flik, BID Kids, etc.), and family and household members to join IDB Global Federal Credit Union via a Referral Program for Family Members & IDB Colleagues (“Program”). An IDB colleague is identified as a person who is employed or contracted by IDB Bank, IDB Invest or IDB Labs, including an Executive Director or Alternate Director of the IDB, IDB Lab, or IDB Invest, an intern of the IDB, IDB Lab, or IDB Invest, current or retired employees of the IDB, IDB Lab, or IDB Invest, and contractors in the IDB Headquarters Building in Washington, DC. An immediate family member is defined as a spouse, child, sibling, parent, grandparent, grandchild, stepparents, stepchildren, stepsiblings, and adoptive relationships of an eligible member. We offer membership to those individuals whether the family member lives in the same residence. A household member includes individuals living in the same residence and maintaining a single economic unit.

These terms (“Terms and Conditions”) shall apply to the Users (as defined below) participation in the Program. By participating in the Program, Users agree to use the Program in the manner specified in the Terms and Conditions. If Users do not agree to these Terms & Conditions in their entirety, Users are not authorized to participate as either Referrer (IDB Global FCU member who refers to a qualified family member or IDB colleague) or Referee (a person who is not an existing member of the Credit Union but

has been identified as potentially eligible for membership) to participate in the Program in any manner. Users may not participate in a Program where doing so would be prohibited by any applicable law or regulations. By referring a family member, an IDB colleague, and/or otherwise participating in the Program, the Users agree to be bound by these Terms and Conditions and the Credit Union's Privacy Policy.

ELIGIBILITY: A Referrer must be an existing member of the Credit Union in good standing, and at least eighteen (18) years of age or older to participate in the Program. Employees and officials (Directors and Committee Members) of the Credit Union can participate in the program; however, employees and officials (Directors and Committee Members) are **not eligible** for the loan commitment fees waiver. Referees must be 18 years of age or older and are only eligible to participate or receive Referral Program for Family Members and IDB Colleagues rewards if they receive the official Referral Program for Family Members and IDB Colleagues email invite from an existing member of the Credit Union (Referrer). Existing IDB Global Federal Credit Union members who have opted out of receiving marketing communications from IDB Global Federal Credit Union are not eligible. Both the “Referrer” and “Referee” accounts must be in good standing and abide by the Program parameters to receive the referral rewards.

ELIGIBILITY PERIOD: The IDB Global Federal Credit Union Referral Program for Family Members and IDB Colleagues promotion runs from September 1, 2025 – September 30, 2025, or while supplies last.

HOW THE PROGRAM WORKS:

1. A qualified referrer will receive an official email from IDB Global Federal Credit Union during the eligibility period advising them of the promotion. Referrer must complete a form to receive their personalized link to share with Referees. Referrer may refer up to 10 (ten) family members/IDB colleagues.
2. Once a current qualified member makes a referral, he/she becomes a “Referrer” and the qualified Family Member or IDB Colleague referred is a “Referee”.
3. Referees must open an account (both Kasasa® Rewards Checking and savings) within 30 days of receiving official “Referral Program” IDB Global Federal Credit Union link and provide acceptable identification documentation. If account opening is not within the 30-day period, rewards will be void. Referees must provide the name of referrer during account opening. \$50 minimum balance required to open and earn 0.420% APY (APY=Annual Percentage Yield) on IDB Global Federal Credit Union share savings account balances. Kasasa® Rewards

Checking can earn up to 5.00% APY. There is no minimum balance required to open this account. There is no minimum balance required to open this account.

4. Referee is eligible to receive a \$50 U.S. dollar reward deposited into their newly established IDB Global Federal Credit Union savings.
5. Please allow 30 days for deposit fulfillment once all requirements above have been met.
6. Once all account opening requirements are met, Referrer will receive a \$50 U.S. dollar deposit into their IDB Global Federal Credit Union savings account. Please allow up to 30 business days for a deposit to be made.
7. To receive account opening rewards, both Referrer's and Referee's accounts must remain in good standing for a minimum of 30 days. If Referee does not keep both share checking and share savings accounts open for 6 months, Credit Union may withdraw the account opening incentive of \$50 from Referee's account closing proceeds or otherwise offset against Referee's accounts. Timelines begin when Referee has opened the applicable accounts, and such opening has been validated by Credit Union.
8. Should Referee not meet the requirements outlined in bullet three (3), neither Referee nor Referrer will receive cash rewards. Additionally, Referees will not be eligible for loan discounts outlined in bullet eleven (11).
9. Referrers must respect the spirit of the Program by only referring real individuals who meet the requirements of these Terms and Conditions. Referrers cannot refer themselves. For example, a Referrer may not create multiple or fake accounts with IDB Global Federal Credit Union or participate in the Program using multiple or fake email addresses or identities.
10. Once a Referrer refers to a qualified Family Member or IDB Colleague, he/she will be contacted via email within 30 days once Referee is approved and has met all requirements. Referrers will not receive any notification for those referrals that don't meet Program requirements.
11. Within 90 days of account opening, if Referee and/or Referrer applies and gets funded for a mortgage (refinance or purchase) – then the member who applied for the loan(s) will be eligible for a loan commitment fee(s) waiver on respective mortgage loan(s). Limit: One (1) fee waiver per loan. Base rate and APR subject to member's credit report, current market conditions, term of the loan, and loan amount. Please allow up to 10 business days for application review. Employees and officials (Directors and Committee Members) of the Credit Union are not eligible for loan commitment fee(s) waiver.

PRIVACY: The personal information collected, processed, and used as part of the Program will be used in accordance with Credit Union's privacy policies. By participating in the Program, you consent to delivery of all program-related notices and information by email to the email address you have registered with and acknowledge to receive such communications. Referrers may participate in the Program made available by IDB Global Federal Credit Union to refer their Family Members and IDB Colleagues to IDB Global Federal Credit Union as potential new IDB Global Federal Credit Union members. To do this, Referrers must submit personal information about themselves and their Family Members/IDB Colleagues, such as name and e-mail address information, so that IDB Global Federal Credit Union can send communications to the Family Members/IDB Colleagues on the Referrers' behalf. The personal information will be collected, processed and used in accordance with IDB Global Federal Credit Union's Privacy Statement, which can be found at [Privacy Notice](http://idbglobalfcu.org/Privacy%20Notice) ((idbglobalfcu.org)). Referrers understand that, in addition to the initial communications to Family Members/IDB Colleagues, IDB Global Federal Credit Union may also use the personal information to send to Family Members/IDB Colleagues additional follow-up communications on behalf of the Referrers in order to encourage or remind the Friends to complete the account opening process. The personal information may also be used by IDB Global Federal Credit Union to contact Referrers with regards to their participation in the Program and to send to Referrers additional communications from IDB Global Federal Credit Union.

RIGHT TO CLOSE ACCOUNTS: IDB Global Federal Credit Union reserves the right to close the account(s) of any Referrer and/or Referred Member and to request proper payment if the Referrer and/or Referred Member attempts to use Referral Program for Family Members/IDB Colleagues in a questionable manner or breaches any of these Terms & Conditions or is in violation of any law, statute or governmental regulation. All of the Credit Union's decisions are final and binding.

RESTRICTIONS: Referrers cannot refer themselves or create multiple, fictitious, or fake accounts with the Credit Union or participate in the Program as "Family Members" or "IDB Colleagues". 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 as determined in the sole discretion of the Credit Union. 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 CREDIT UNION RESERVES THE RIGHT TO SEEK REMEDIES AND DAMAGES (INCLUDING ATTORNEY'S FEES) TO THE FULLEST EXTENT OF THE LAW, INCLUDING CRIMINAL PROSECUTION.

RIGHT TO CANCEL PROGRAM OR CHANGE TERMS: IDB Global Federal Credit Union reserves the right to cancel our Referral Program for Family Members/IDB Colleagues or to change these Terms & Conditions at any time in its sole discretion. We can and will make all determinations regarding participation in the program. We reserve the right to terminate your participation in the program at any time for any reason or no reason, to the extent permitted by law, upon written notice to you. Any written notices required or permitted to be given by IDB Global Federal Credit Union here under may be delivered by email. Any unclaimed referral rewards will be forfeited at that time.