

COLLAB PARTNERSHIP REWARDS PROGRAM TERMS AND CONDITIONS

Program Overview

The Amplify Credit Union Collab Partnership Rewards Program ("Rewards Program") offers eligible individuals the opportunity to earn cash bonuses for qualifying activities when they become an Amplify Credit Union ("Amplify") member and open and use a new checking account with Amplify through a referral from a Collab Partner. As part of the Rewards Program, you may earn:

- **A one-time \$200 cash bonus** for meeting electronic deposit requirements ("Deposit Bonus").
- **Up to \$150 cash bonus** on debit card purchases (5% cash back, up to \$50 per month for three consecutive months) ("Debit Card Bonus").

These bonuses are designed to thank you for choosing to be an Amplify member and to help you get more value from your new checking account. To earn these bonuses, you must meet the requirements outlined below, including account opening, electronic deposit activity, debit card usage, and maintaining your account in good standing.

How to Participate

To qualify, you must open your account using the unique online link provided by your Collab Partner. If you are unable to open your account online due to disability, lack of internet access, or other limitations, please contact Amplify for assistance at (512) 498-3044 or visit us at your local branch.

Eligibility

To be eligible for participation in the Rewards Program, you must:

- Meet Amplify's field of membership and account opening requirements.
- Be an employee, member, or customer of a participating Collab Partner at the time of account opening.
- Open a new consumer checking account with Amplify. Existing Amplify checking account holders should refer to the "**Existing Amplify Members**" section below.
- Be the primary account holder on the new checking account (only one reward per new membership).

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Bonus Qualification Requirements

- **Qualification Period.** To qualify for a bonus under the Rewards Program, you must satisfy the qualification requirements further described below within the first twelve (12) calendar months following account opening (beginning with the first full calendar month immediately following account opening) ("Qualification Period").
- **Deposit Bonus.** To qualify for the Deposit Bonus, you must receive qualifying Deposits (as defined below) totaling \$1,000 or more per calendar month for three (3) consecutive calendar months within the Qualification Period. The \$1,000 may be met by a single Deposit or multiple Deposits within the same calendar month. Once you meet these requirements, the Deposit Bonus will be electronically deposited into your new checking account on the first business day of the month following completion of the qualification requirements if your account is in Good Standing (as defined below). If your account is not in Good Standing at the time of payout, your review period resets, starting the month after your account returns to Good Standing, and you must again meet the Deposit Bonus requirements for three (3) consecutive months, provided each of those months is still within the Qualification Period.
- **Deposit:** A qualifying deposit ("Deposit") is any external electronic deposit to the new checking account made via ACH, such as a direct deposit from your employer. Internal transfers or transactions from other Amplify accounts (other than payroll from the Collab Partner), cash deposits, and/or check deposits do not qualify.
- **Debit Card Bonus.** To qualify for the Debit Card Bonus, you must activate and use the debit card issued with your new checking account within the Qualification Period. You will earn 5% cash back on qualifying debit card purchases up to \$50 per calendar month, for up to three (3) consecutive months. The total maximum Debit Card Bonus is \$150. The Debit Card Bonus period (the "Bonus Period") will begin on the first full calendar month after your debit card is activated and used (or, for existing members, after enrollment and first qualifying use). The Debit Card Bonus Period will continue for three (3) consecutive calendar months. Only debit card purchase transactions qualify; ATM transactions, purchase returns, person-to-person payments (such as Venmo, CashApp, and Zelle), and cash advances do not qualify.

The Debit Card Bonus for each qualifying month in the Bonus Period will be calculated and, if eligible, paid on the first business day of the following calendar month. Your new checking account must be in Good Standing at the beginning of the month following each qualifying month to receive the bonus for the qualifying month. If your account is not in Good Standing at the beginning of the month following a qualifying month, the Debit Card Bonus for that qualifying month will be forfeited and will not be paid or carried forward. However, if your account is restored to Good Standing in a subsequent month within the Bonus Period you may still be eligible to receive the Debit Card Bonus for any remaining qualifying months.

Good Standing

An Amplify account is in "Good Standing" if:

- The account holder is not in default on any loan obligation to us;
- The account has a positive balance at least once within the fourteen days preceding the payout month;
- The account is not subject to any legal or administrative order or levy;
- No other account associated with the membership of the account holder has been charged off, restricted, or closed by Amplify; and
- All other accounts associated with the membership of the account holder are also in Good Standing.

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Existing Amplify Members

Existing Amplify members are eligible to enroll in the Rewards Program and earn bonuses under these terms and conditions if their employer is participating in a Collab Partnership with Amplify. For existing members, the Qualification Period to earn either the Deposit Bonus or the Debit Card Bonus begins with the first full calendar month following enrollment in the Rewards Program. Existing members do not need to open a new checking account to participate; however, bonuses are awarded only for new qualifying activity and will not be based on any prior account history. To verify your eligibility and enroll, please contact Amplify at (512) 498-3044 or visit your local branch.

- If you already have an active debit card, a new card will not be issued or required, and your eligibility for the Debit Card Bonus will begin on the first full calendar month after enrollment. If you do not currently have a debit card, your Bonus Period will begin the calendar month after you activate and use your new card.

Additional Terms and Conditions

- **Program Availability:** The program is only available for consumer checking accounts. Business accounts are not eligible.
- **One Bonus per Membership:** Only one set of bonuses (Deposit Bonus and Debit Card Bonus) may be earned per membership, regardless of the number of account owners.
- **Program Changes:** Amplify reserves the right to modify, suspend, or terminate the Rewards Program at any time without prior notice, and you will not be entitled to any bonus that has not been earned at the time of termination of the Rewards Program.
- **Tax Reporting:** The bonuses are considered interest and will be reported to the IRS on Form 1099-INT. You are responsible for any applicable taxes. Amplify does not provide tax advice. Please consult a tax advisor regarding your personal tax situation.
- **Privacy and Confidentiality:** No confidential or personal information about participants will be shared between Amplify and Collab Partners except as necessary to administer the Program and as permitted by law.
- **Disputes:** If you believe you have met the requirements but did not receive your bonus, you must contact Amplify at (512) 498-3044 within 60 days of the expected payout date; otherwise any disputed amount to which you believe you may be entitled will be forfeited.
- **Program Integrity:** The Rewards Program is intended for genuine Collab Partner employees, members, or customers. Amplify reserves the right to verify eligibility and disqualify any participant suspected of fraud, abuse, or circumvention of these Terms and Conditions.
- **Amendment to Account Agreement:** These Terms and Conditions serve as an addendum to your Amplify Membership and Account Agreement and govern the Rewards Program as it relates to your eligible checking account.

Questions?

Contact Amplify Credit Union at (512) 498-3044 or visit our website at goamplify.com for more information or to chat with us.