

# Share AMOCO Program Rules

## How the Program Works

**AMOCO FCU members can earn rewards for referring new members. Here's how:**

1. To earn rewards and start referring eligible coworkers, friends, and family to AMOCO FCU, you will need to enroll in the [Share AMOCO program](#) by providing your first and last name as it appears on your AMOCO account, along with a valid email address, phone number, date of birth, mailing address and consent to the Share AMOCO Program Terms & Conditions outlined on this page.

After you complete these steps, you will gain access to your Share AMOCO Dashboard, where you can make and track referrals.

2. If the individual(s) you refer establishes a new consumer membership by opening their first account with AMOCO within 30 days of receiving your referral message and meets the program requirements listed below, you will be eligible for a referral reward.

**Prospective new members will receive a special bonus offer. Here's how:**

1. If you have been referred to AMOCO FCU by a current member through the Share AMOCO program, you will need to claim the special bonus offer by clicking on the referral link that your coworker, friend or family member provided and include your full name, a valid email address, birth date, consent to receive Share AMOCO emails, and agree to the Program Terms & Conditions.
2. To redeem the offer, you must open your first AMOCO FCU consumer membership account within 30 days of claiming your special bonus offer.
3. You can become an AMOCO FCU member if you meet membership eligibility. Your membership can be opened online or at a branch location after claiming your referral offer. Membership at AMOCO FCU requires you to open a [basic savings account](#) with a minimum opening deposit of only \$1.00. This account establishes your ownership in the credit union and provides you access to favorable rates on loans and deposits. To create your membership online, follow this [link to join](#). To enroll in direct deposit, please contact your employer or payroll administrator. Business membership accounts are not eligible to earn rewards.
4. You must meet the following requirements in order to receive a \$50 e-Gift card: Open a new AMOCO FCU membership account and complete one or more of the following actions: activate and utilize a debit card, or book a loan or credit card with AMOCO FCU.
5. A reward link will be emailed to the address you provided after your new membership account has been verified. Please allow up to 6 weeks for processing.

### Membership Eligibility:

Members of your immediate family and household are eligible to join AMOCO FCU. Family members include your spouse, children, siblings, parents, grandparents, grandchildren, step and adoptive relationships.

### Additional Eligibility:

AMOCO membership is open to everyone who lives, works, worships, attends school, or frequently does business within one of the 477-census tracts in Texas. Our field of membership allows AMOCO to serve 2.5 million consumers with a wide geographical footprint extending north to south from Liberty, TX to the shoreline just south of the Justin Hurst Wildlife Management Area and east to west from High Island Beach to Mission Bend neighborhood of Houston.

**A referral reward** is a reward link that is sent to you by email.

A reward link can be redeemed for electronic gift card(s) valued at \$50.00, and is subject to change without notice. The electronic gift card reward cannot be traded or exchanged for another reward nor substituted for cash or any other form of reward. Choose from over 80+ retail eGift Cards, such as Amazon.com, Target, Starbucks, Walmart and more. Please note: These retailers are not sponsors of this promotion and are not affiliated or associated with AMOCO in any way as they have not produced, executed, endorsed or administered this promotion. All trademarks are property of their respective owners.

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## Rules for Referrers

- You must be a current AMOCO FCU member/primary consumer account holder and in good standing to participate in the Share AMOCO program.
- You must [enroll](#) in the Share AMOCO program by providing your full name, a valid email address, phone number, and consent to receive Share AMOCO emails, and agree to the Program Terms & Conditions.
- You must agree to only refer coworkers, friends and family whom you have a personal relationship with.
- You cannot refer yourself.
- A referred participant can only accept one referral.
- You cannot earn a reward for referring someone who has already claimed a referral offer from another AMOCO FCU member.
- You cannot earn a reward for referring someone who already has a membership with AMOCO FCU.

- You cannot earn a reward if you are listed as a joint owner or have a shared account ownership on the new account opened by the person you referred.
- A total of \$500 in rewards can be earned per calendar year for successful referrals.
- You will receive a reward link, which can be redeemed for an electronic gift card(s) valued at \$50 for each eligible referee who opens a membership account.
- Referrals must be made from a consumer membership account. Business membership accounts are not eligible to make referrals.

### **Rules for Referees**

- You can only accept a referral from one current AMOCO FCU member. You cannot accept a referral from more than one AMOCO FCU member.
- Claim your Share AMOCO offer with your name, a valid email address, birthdate, and consent to receive Share AMOCO emails, and agree to the Program Terms & Conditions.
- You must open your first AMOCO FCU consumer membership account within 30 days of claiming your special bonus offer.
- Within the 30 day new AMOCO FCU consumer membership period, you must complete one or more of the following with AMOCO FCU: book a loan or credit card, or complete 10 or more purchases using your AMOCO FCU debit card.
- A membership account belonging to a minor must be opened in person and requires a joint or multiple party ownership with a qualified owner who is at least 18 years of age, who shall be primarily liable to the credit union. If the referee is a minor, they cannot earn a reward if the joint owner on the account is an existing AMOCO FCU member.
- Trust and Estate accounts are not eligible to earn rewards.
- Business membership accounts are not eligible to earn rewards.

### **Referral Period Rules**

- Referee(s) must claim their referral offer within 30 days of receiving the referral email message.
- Referee(s) must become an AMOCO FCU member (if applicable) and open their consumer membership within 30 days of claiming their referral.
- Referee(s) must remain an AMOCO FCU member for at least 30 days in order for the referrer to receive a reward for the referral.
- Referee(s) must remain an AMOCO FCU member for at least 30 days in order to receive a reward for being referred.
- Referee(s) must book a loan or credit card, or complete 10 or more purchases using AMOCO FCU debit card within the 30 day new AMOCO FCU membership period.
- Please allow up to 6 weeks for processing rewards and special bonus offers.
- Referees who become an AMOCO FCU member and/or open their consumer membership prior to claiming his/her referral offer will not be able to assert that he/she was referred, therefore neither party will receive a reward/bonus offer for this particular referral.
- Referees must register through the Share AMOCO website in order to be eligible for rewards/bonus offers.
- Referrers and Referees must have accounts in good standing with no negative balances or past due loan payments and be in compliance with all terms and conditions to receive their rewards/bonus offers.
- Business membership accounts are not eligible to make referrals or earn rewards.

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## **Terms and Conditions**

### **Program Participation & Eligibility**

- To make a referral, you must be a current AMOCO FCU member/primary consumer account holder in good standing, and you must provide a valid email address when enrolling in Share AMOCO. The email address you provide should match your AMOCO FCU account records.
- To accept a referral offer, you must be someone who is not now, and has not previously been, a(n) AMOCO FCU member.
- To be eligible for rewards, a valid referee must claim the offer by providing us with their name, a valid email address, birth date, consent to receive emails, agree to the terms and conditions, complete new account activation, or enroll/purchase any AMOCO FCU products or services that meet the reward criteria as outlined.
- You cannot refer yourself or an existing AMOCO FCU member.
- You may not accept more than one referral offer as part of the Share AMOCO program. If you receive multiple offers, a reward will be awarded to the current member whose referral you accepted in the Share AMOCO program.
- You must use the Share AMOCO program to make referrals. Referrals made by other means (such as through member service or other means of communication such as email or at a branch location) may not be eligible for offers and/or rewards.
- You may not use false names, invite fake people, use multiple email addresses or accounts, impersonate another person, or provide false information. Fraudulent or unethical means of communication such as using bots, fictitious identities, fake emails, or scripts is also prohibited and will result in actions by us with respect to terminating your account and participation in the Share AMOCO program.

- AMOCO FCU reserves the right to void any rewards based on the following: (1) ineligibility of any program participant, (2) fraudulent activity or, (3) if AMOCO FCU, in its sole discretion, finds that you have violated any of the program terms & conditions.
- You must be of the age of majority in the state/province or jurisdiction where you are resident to participate in the Share AMOCO program.
- Business membership accounts are not eligible to refer members and are not eligible as referees.

## Communication

- AMOCO FCU must be able to communicate with you using the email address you provided to participate in the Share AMOCO program and you agree that we can send information to you. You will not be able to participate in the program if you unsubscribe or otherwise opt out of receiving emails from Share AMOCO, as we will no longer be able to communicate with you by email.
- The Share AMOCO program may require you to submit personal information about yourself, coworkers, or friends and family (e.g. name and contact information). All information submitted to us is collected in accordance with our [privacy policy](#).
- It is strictly prohibited to send spam or unsolicited emails to people that you do not personally know to collect referrals.
- When you are communicating through a digital referral channel (i.e. Facebook, X, LinkedIn, your referral link, or email) you must not knowingly send a message to a coworker, friend, or family member who has indicated that they are not willing to accept such communications from you.

## Offers & Rewards

- Offers and/or rewards have no monetary value. They are non-transferable, non-assignable, and cannot be redeemed for cash or credit and we have not authorized them to be bartered or traded for any legal currency units. If the Share AMOCO program is terminated for any reason, or if your account with us or relationship with us is terminated for any reason, then your unused offers and/or rewards will be voided.
- We may, in our sole discretion, introduce promotional offers that enable participants to earn additional value for the completion of actions specified in the Share AMOCO program during the promotional period. We are not responsible for changes to, or the discontinuance of, any promotion or for any effect on the accrual of rewards caused by changes or discontinuance to any promotion.
- All offers and/or rewards are subject to verification for compliance with Share AMOCO program terms & conditions. We may withhold or not grant offers and/or rewards if we find that you have obtained offers and/or rewards in an illegal, fraudulent, or unethical manner, or if we feel that granting offers and/or rewards and allowing you to redeem them will expose us to any liability or the possibility of any legal damages.
- We reserve the right to not honor offers and/or rewards or disqualify anyone from the Share AMOCO program if we feel, in our sole discretion, that fraudulent behavior or other unethical conduct has occurred in any way that compromises the fairness of the program in any way.
- We reserve the right to limit or cancel your Share AMOCO account and offers and/or rewards at any time if you have violated these program terms & conditions.

## Legal

- These program terms & conditions apply to the Share AMOCO program. By participating in the Share AMOCO program, you are agreeing to these program terms & conditions. **IF YOU DO NOT AGREE TO THESE PROGRAM TERMS & CONDITIONS, DO NOT PARTICIPATE IN THE SHARE AMOCO PROGRAM, AND DO NOT REFER ANY COWORKERS, FRIENDS OR FAMILY TO US.**
- By participating in the Share AMOCO program, you agree to release and hold harmless AMOCO Federal Credit Union as the operator of the Share AMOCO program and their affiliates and subsidiaries, directors, officers, employees, consultants, and agents, and any other entity associated with marketing the Share AMOCO program (collectively, the "Released Parties") from any and all claims or damages arising out of or in connection with the Share AMOCO program.
- By participating in the Share AMOCO program, you further agree that the program and rewards are provided "as is where is". **THERE ARE NO REPRESENTATIONS OR WARRANTIES INCLUDING BUT NOT LIMITED TO STATUTORY WARRANTIES AND CONDITIONS, WARRANTIES AND CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, THIRD PARTIES RIGHTS, AND NON-INFRINGEMENT OF PROPRIETARY RIGHTS. IN NO EVENT WILL EITHER PARTY BE LIABLE TO THE OTHER FOR ANY CONSEQUENTIAL, INCIDENTAL, OR SPECIAL DAMAGES, INCLUDING ANY LOST PROFITS OR LOST SAVINGS, EVEN IF ONE PARTY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, OR FOR ANY CLAIM BY ANY THIRD PARTY.**
- We assume no responsibility for lost, delayed, damaged and/or misdirected referrals or communications as a result of any failure of the website such as the technical malfunction of any computer online systems, servers, access providers, computer equipment, and/or software.
- Participation in the Share AMOCO program is prohibited where void by applicable law or regulation.
- By participating in the Share AMOCO program, you are responsible for any and all tax liabilities associated with the program.

- We reserve the right to change the terms & conditions of the Share AMOCO program at any time, without notice, at our sole discretion.
- We reserve the right to cancel or suspend the Share AMOCO program at any time, without notice, and without obligation to honor any offers and/or rewards should we determine, in our sole discretion, that the administration, security, or fairness of the Share AMOCO program has been compromised in any way.