



**You can do money.**

## Westerra Credit Union Welcome Offer Program

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### **Disclosures: Limited-Time Welcome Offer (January 1 – March 31)**

To participate, individuals must be legal U.S. residents, at least 18 years of age and new members of Westerra Credit Union. Eligible participants must complete the required online sign-up process on <http://westerracu.com/colorado-native>, which includes entering the email address and unique promo code provided in the direct-mail post card. Individuals who visit a branch must still complete this online sign-up process to participate.

Only after completing the online signup process will the participant be able to open an eligible account. Participants must open either a Smart Money Checking or Money Market Select account by **March 31, 2026**. After the account is opened and qualifications are met, participants will receive follow-up communications regarding the bonus reward. Learn more at <http://westerracu.com/colorado-native>.

### **Eligibility Requirements:**

This is a limited-time welcome offer. Open an eligible account by **March 31, 2026**, and meet all requirements below to receive a \$100 bonus.

To qualify for the \$100 bonus:

1. The individual must be a legal U.S. resident, at least 18 years of age, and a new Westerra member.
2. A \$5 prime share deposit is required to establish membership.
3. A \$5 opening deposit is required for either a Smart Money Checking or Money Market Select account.
4. A minimum balance of \$5 must be maintained for 30 days from the date the account is opened.

Upon meeting all requirements, members will receive the \$100 bonus in the form of a gift card. Bonuses are subject to verification and are reportable for tax purposes. The bonus is considered interest and will be reported on IRS Form 1099-INT (or Form 1042-S, if applicable). Reward-redemption emails will be sent within five business days after all offer requirements have been completed.

The enrolled account must remain open and unrestricted at the time of payout. Eligibility may be further limited based on account ownership. This offer cannot be combined with

any other Westerra promotional offer during the campaign period; only one offer may be redeemed per individual. The offer is subject to change or termination at any time.

**Federally insured by NCUA.**