

Mulkatilo Grand Opening Branch Full Disclosures

Match & Win: *Limit one entry per person. Odds of winning are **1:6,000**. If an individual brings in the Winning Game Piece during the promotion period (February 28, 2022 – April 2, 2022), such individual will win the grand prize of \$25,000. Cash Prize is valued at \$25,000. A prize will not be awarded or given unless the Winning Game Piece is presented to the Credit Union. For the Grand Prize, winner must have held permanent residence at the address on the Winning Game Piece within three (3) months prior to the start of the promotion and received the Winning Game Piece via the U.S. Postal Service. Details and qualifications for participation in this promotion apply. For complete rules, visit cuinmulkiteo.com. Sound is not responsible for and will not honor promotional offers that appear on third-party websites that are not authorized by Sound. Match & Win expires April 2, 2022. **Grand Opening Offers:** All loans are subject to Sound Credit Union lending policies and loan-to-value guidelines. Your rate, term, and credit limit will be determined by individual creditworthiness including income, debt-to-income ratio, employment and credit history. Verification of income and employment may be required. Must be 18 years old to qualify for a loan. Membership with a savings account at Sound Credit Union is required to participate in loan offers. Visit soundcu.com for current fees. Interest begins accruing on the date the loan is funded, regardless of first payment due date. Loan offers cannot be combined with any other loan promotion or discount and are valid through June 30, 2022. Rates, terms, and offers are subject to change at any time. 1. **Auto Loan Refi:** This offer is not valid to refinance existing Sound Credit Union loans. If you participate in this offer: 1) you may receive Form 1099-MISC at year end; 2) the 2% cash back award will be forfeited and added to the payoff amount, if the loan is closed within 24 months of opening. 2. **Visa Balance Transfer:** The promotional APR will be applied to balance transfers completed January 1, 2022 – June 30, 2022. Balance transfers will be applied to your established limit and will be charged the 1.99% promo APR until your statement period beginning July 2023. After that, you will be charged the standard APR as described in your loan documents or any subsequent change in terms. Transactions that post after the promotional date, or if your account is in default, may be charged the applicable non-promotional terms stated in your loan documents or may be declined. The APR on all other transactions and balances will remain at the non-promo rate in accordance to your Credit Card Agreement. Sound Home Equity, Business Rewards, Business Platinum, and Business Platinum Secured accounts are excluded from the promo rate offer. Promotional balance transfers cannot be used to pay off another Sound Credit Union loan or line of credit. Cash Advances are not eligible for the promo rate. Balance transfers are not eligible for Sound Rewards points or Cash Back awards.

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