

Fibre Federal Credit Union
Save to Win® Savings Promotion Raffle
OFFICIAL ACCOUNT AND PRIZE ENTRY RULES

1. **How to Enter:** The Save to Win® Savings Promotion Raffle ("Raffle") begins on January 1, 2019 and ends December 31, 2019 ("Raffle Period").

Automatic Entries: An eligible member of a participating credit union automatically receives Raffle entries based upon the following:

Central Monthly and Quarterly Prize Drawings: One (1) entry for every \$25 increase in the monthly balance for the member in a Qualifying Certificate Account at month's end, with a maximum of ten (10) entries per month per member. Participating members are limited to a total of 30 entries during the Raffle Period for the Central Quarterly Prize Drawings.

Central Annual Prize Drawing: One (1) entry for every \$25 increase in the monthly balance for the member in a Qualifying Share Certificate Account at each month's end, with a maximum of one hundred twenty (120) entries per year per member.

Automatic Entries will be recorded by participating credit unions once the balance is calculated at month-end processing. Qualifying deposits/balances must be received and posted by the participating Credit Union by midnight Pacific Time on the last day of each month end. Automatic Entries are only eligible to win during the drawing period covered.

Except for making deposits as described, no other action, and no other purchase or other consideration, is necessary for an entry into the prize drawing.

2. **Qualifying Share Certificate Account:** Participating credit unions will establish Qualifying Share Certificate Accounts. A Qualifying Certificate Account may be either a share certificate or a certificate of deposit depending on the account structure of the credit union. Rates and other terms and conditions of a Qualifying Share Certificate Account may vary from credit union to credit union. A participating member is limited to one (1) Qualifying Share Certificate Account at one (1) participating credit union, with a minimum opening deposit \$25. A minimum balance of \$25 must be maintained in the share certificate in order to remain open. Participating members may deposit unlimited funds in a Qualifying Share Certificate Account, with an unlimited number of deposits OR Participating members may deposit up to \$3,000 in a Qualifying Share Certificate Account, provided that prize entries and eligibility are limited as set forth in these rules. A participating member may make a maximum of one (1) withdrawal from their Qualifying Share Certificate Account during any twelve (12) month period, with an early withdrawal penalty fee of \$25 or as determined per each credit union. More than one (1) withdrawal within any twelve (12) month period will result in the disqualification of the participating member's Qualifying Share Certificate Account from consideration for prizes and the participating member's forfeiture of any and all entries for monthly, quarterly and annual prizes and will result in the closure of the Qualifying Share Certificate Account. Once a Qualifying Share Certificate Account of an account holder has been closed, there will be a 6 month waiting period before that accountholder can open a new Qualifying Share Certificate Account. Eligible Qualifying Share Certificates Accounts are those that are opened in a branch, by mail, by phone or by remote registration.

3. **Prize Eligibility:** Corporations, limited liability companies, partnerships, associations, sole proprietorships, trust accounts, business and labor organizations, other public or private entities, officers, directors and employees (including joint accounts) of participating credit unions as well as vendors of the credit union are not eligible to receive Prizes from the Central Drawings. Also, not eligible are immediate family members (spouse, child) of the individuals described in the preceding sentence, nor any person residing in the same household as any such individual. **All participants must be at least eighteen (18) years of age, a legal resident of the State of Washington and a member with a traditional share account, in good standing in the participating credit union.** To win a Prize in a drawing, a participant's Qualifying Share Certificate Account must be open and active through the drawing period. In order to be eligible for the annual drawing, accounts must be open for the entire 12-month raffle term. This stipulation is only for the annual prize awarded at the end of the program year. A participating member is limited to winning one Monthly Prize per month and one Quarterly Prize per quarter. A participating member is eligible to win both a Monthly and/or Quarterly Prize from the Central Drawing. If the Qualifying Certificate Account is owned by more than one member, only the primary member under whose taxpayer identification number earnings on the account would be reported to the Internal Revenue Service should such reporting be required for the account is entitled to win a Prize. All transactions constituting Raffle entries must occur within the State of Washington. Before receiving any prize, a participant must confirm eligibility by verifying identity, age and Washington residency, as well as certifying that all transactions constituting Raffle entries occurred within the State of Washington. If the participant fails to do so within thirty (30) days after the account holding credit union notifies the participant that the participant is a winner, the participant shall forfeit the prize involved and the prize will be awarded to the first alternate winner. If a member with a Qualifying Share Certificate Account is ineligible for the Raffle, such member will continue to be the account holder but deposits to the account will not constitute qualifying Raffle entries.

4. **Prizes:** All cash Prizes from the Central Drawing will be deposited into the winner's traditional share account. Cash Prizes may not be deposited in the member's Qualifying Share Certificate Account. All Central Drawing winners will be selected from among all participants in the Raffle Drawings. Central Monthly and Quarterly Drawings will be conducted within fourteen (14) days of the conclusion of the previous month/quarter, for which valid entries will be determined. Annual Drawings will be conducted at the end of the program year, for which valid entries will be determined. Winners will be notified via telephone, email, or standard U.S.P.S. mail. Prizes are non-transferrable. You need not be present at the drawing to win. Each Credit Union is responsible for providing an IRS 1099 MISC form to their members who have received prizes from the Central Drawings that are equal to or are more than \$600 for the given tax year. Each Credit Union is responsible for paying out all Prizes to its winning members from the Central Drawings. A complete list of Central Drawing Prizes as applicable from time to time will be listed on the www.savetowin.org consumer website.

5. **Odds:** Actual odds of winning are based upon the number of eligible entries received. Each eligible entry shall have a chance of winning Central Monthly, Quarterly and Annual Prizes that is equal to that of all other entries in the Raffle. Except for making deposits as described, taking any other action, or purchasing any goods or services, will not increase the odds of winning.

6. Prize Administration and Research Study. Save to Win® entries and prize drawings are submitted to and conducted by CU Solutions Group, Inc. (CUSG) an affiliate of the Michigan Credit Union League (MCUL), a non-profit credit union trade association. The Save to Win® program is part of an ongoing research project of CUSG and Commonwealth, which entails the study of information about prize-linked savings programs and savings habits of consumers. To participate in the raffle, your social security number is transmitted by the Credit Union via a secure data sharing process and then replaced with a new unique identifier by CUSG for raffle and reporting purposes. The entrant's social security number will be deleted from the file by CUSG as soon as it is securely encrypted and is not stored on any third-party system or accessible by third party administrators. Information provided to CUSG by the credit unions for entrants under the Save to Win® program will be shared with Commonwealth for research purposes. It will not be shared with any other entity or used for any other purpose, unless an individual program participant has authorized disclosure of such information in writing to Commonwealth and any third parties, and only to extent of such authorization.

7. Decisions: By entering into the Raffle, entrants agree to abide by and be bound by these Official Rules, and to accept the decisions of CUSG and the participating credit unions as final. Entrants also agree to hold each participating credit union, and each third party contributing funds and/or services to the Raffle (collectively and hereinafter referred to as the "Parties"), and each of their officers, directors, employees, members and representatives, and agents harmless from any liability arising from participation, or the acceptance of a prize. The Parties and each of their officers, directors, employees, members, representatives, and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of entrants and/or winners arising from, or in connection with, acceptance of prizes awarded or participation in this Raffle. The participating credit unions reserve the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Raffle and prize redemption.

8. Publicity: Each winner agrees to permit the Parties to use his/her name and likeness in promotional and other materials, without additional compensation or permission, except where prohibited by law. Each winner also agrees that his/her name and prize amount will be given to other entrants upon request.

9. Compliance with Law: All issues and questions concerning the construction, validity interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and the Parties in connection with the Raffle, shall be governed by, and construed in accordance with, the substantive laws of the State of Washington, without regard to its choice of law provisions. This raffle is void where and to the extent prohibited by law.

10. Taxes: Winner is solely responsible for all applicable federal, state and local taxes and any expenses associated with the prize, unless otherwise indicated.

11. Miscellaneous: The Parties may agree to substitute prizes of equivalent value, amend the rules or discontinue the Raffle at any time. The Parties disclaim any responsibility to notify entrants of any aspect related to the conduct of the Raffle. Written copies of these rules are available during normal business hours at any Fibre Federal Credit Union location. Copies of the authoritative and updated rules are available at www.savetowin.org. In the event of any conflict between the rules posted on the www.savetowin.org website and any other version of the rules, the version posted on the Save to Win website will be considered the definitive and controlling version.

12. Sponsor: Fibre Federal Credit Union is the sponsor of this promotion. Written copies of these rules are available during normal business hours at any Fibre Federal Credit Union location. Copies of the authoritative and updated rules are available at www.savetowin.org.

