



"CUNA National Youth Savings Challenge" Official Rules

1. No purchase is necessary.

2. ELIGIBILITY – Participation in the “CUNA National Youth Savings Challenge” promotion (“the Campaign”) is limited to eligible persons who are 17 years or younger. By submitting an entry, you agree to be bound by these Official Rules. The Campaign period begins on Friday, April 1, 2022, at 12:00 a.m. EST, and ends on Saturday, April 30, 2022 at 5:00 p.m. EST, and applies to entries actually received by Arbor Financial Credit Union (“the Credit Union”) during this period. All winners will be notified by the Credit Union. If any prize is unclaimed, an alternate winner may be chosen. Employees, officers, directors of the Credit Union and immediate family members (spouse, parents, siblings, children, and their spouses), and persons living in the same households of each of the above are ineligible.

3. PRIZES – If the Credit Union is randomly selected by the Credit Union National Association (CUNA), the Credit Union will receive \$1,000 to be given randomly to ten (10) winners from its entrants. Each winner will receive a \$100 deposit into their savings account. Prize awards are dependent upon the selection of the Credit Union by the Campaign provider.

4. HOW TO ENTER – The National Youth Savings Challenge is FREE and open to all youth who are 17 years and younger who make a deposit with a participating credit union during April. Eligible persons who make a deposit with the Credit Union during the Campaign period are automatically entered. While youth are encouraged to make a deposit at the Credit Union, no deposit is required to enter. Parents/guardians giving permission for their youth to enter can also mail a 3” x 5” postcard with the following information to the Credit Union: Name, Date and Current Age. Submissions can be mailed to Arbor Financial Credit Union, Attn: CUNA National Youth Savings Challenge, 1551 South 9th Street, Kalamazoo, MI 49009. One entry per person, per submission, no photocopied or mechanically reproduced entries accepted, and the Credit Union is not responsible for lost, late, misdelivered, incomplete, or postage-due entries. Entries must be received by April 30, 2022, at 5:00 p.m. EST. **One entry per person.**

5. WINNER SELECTIONS – The winning credit union will be selected by CUNA on or about May 14, 2022 at random from participating credit unions. If the Credit Union is

selected, 10 winners will be picked at random from eligible entries. The selection of a prize winner hereunder will be final.

Selected winners and/or their parent/guardian/adult joint account owner, will be notified by mail, telephone, or email, following the drawing day. In the event a selected winner is unreachable within seven days or cannot accept the prize for any reason, the selected winner will forfeit the prize and an alternate winner may or may not be selected from the remaining eligible entries. No transfer or substitution of a prize is permitted by the winner. No cash or other considerations will be paid. The odds of winning will depend upon the number of eligible entries received.

6. CONDITIONS OF PARTICIPATION – The Credit Union reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Campaign and acceptance of a prize. Entrants agree to be bound by the terms of these Official Rules and by the decisions of the Credit Union, which are final and binding on all matters pertaining to this campaign. By accepting a prize, the winner agrees to hold the Credit Union and its employees harmless for any injury or damage caused or claimed to be caused by participation in the Campaign or acceptance, receipt, possession, or misuse of the prize. The Credit Union is not responsible for any printing, typographical, mechanical, or other error in the administration of the Campaign or in the announcement of the prize.

7. PUBLICITY AUTHORIZATION – The Credit Union may use the winner's name, likeness, and city name for promotional purposes without additional compensation.

8. WINNERS LIST – The names of the winners will be kept at the Credit Union. For a copy of the winner's list, please contact hello@arborfcu.org. The Campaign winners recognize that the Winners List is public information that will include their name and is presentable upon request to the Credit Union.

9. TAXES AND TAX REPORTING - Winners are responsible for all applicable taxes. Winners must provide all information necessary for Arbor Financial Credit Union to make required tax reports or the prize will be forfeited.

10. Void where prohibited by law. All federal, state and local laws and regulations apply.