



**Light Commerce Credit Union**  
**Save to Win® Savings Promotion Prize Drawing**  
**OFFICIAL ACCOUNT AND PRIZE ENTRY RULES**



The Light Commerce Credit Union ("Credit Union") Save to Win® Savings Promotion Prize Drawing ("Drawing") begins on January 1 and ends December 31 of the current year ("Prize Drawing Period"). The following Official Account and Prize Entry Rules ("Official Rules") apply to all Prize Drawing participants.

**Who May Enter:** The Prize Drawing is open to all natural persons who, at the time of entry (a) are Credit Union members, (b) at least 18 years of age, (c) are residents of a state in which Prize Linked Savings is permitted, and (d) who maintain a regular share account in good standing with the Credit Union ("Eligible Members"). Where permissible under applicable state law a Trust may also be considered an Eligible Member for purposes of the Prize Drawing. Officers, directors and employees of the participating Credit Union and/or their immediate family members (spouse; child), and/or other persons residing in the same household as such individuals are not eligible to participate in the Prize Drawing. Some states may impose other eligibility requirements. Where applicable state law imposes other eligibility requirements, those eligibility requirements will control. Entries received from persons who do not meet the requirements of an Eligible Member will not be included in the Prize Drawing.

**Qualifying Save To Win Account:** The Credit Union will establish a Qualifying Save To Win Account ("Qualifying Account"). A Qualifying Account may be either a share savings, share certificate or certificate of deposit depending on the account structure and offerings of the Credit Union, as determined by the Credit Union in its sole discretion. Rates and other terms and conditions of a Qualifying Account may vary among participating credit unions. Please refer to your credit union's account disclosures for account details, any account limitations and/or applicable fees. For Washington residents only, Eligible Qualifying Share Accounts are those that are opened in a branch, by mail, by phone or by remote registration.

**How to Enter:** To participate in the Prize Drawing, Eligible Members must open a Qualifying Save To Win Account with the participating Credit Union during the Prize Drawing Period ("Participating Member"). Refer to your Credit Union's account disclosures for any account details, account limitations and/or applicable fees.

**How Prize Drawing Entries work:** Participating Members will receive Prize Drawing entries automatically based upon the following:

- One (1) entry for every \$25 increase in the monthly balance of the Qualifying Save To Win account at month's end.
- A maximum of one hundred (100) entries per month per Participating Member for the monthly Prize Drawings.
- A maximum of three hundred (300) entries for each quarterly Prize Drawing.
- A maximum of twelve hundred (1200) entries for each annual Prize Drawing (if applicable).

Automatic entries will be recorded by the Credit Union once the balance is calculated at month-end processing. If you qualify to open an account at different participating credit unions, you may open a Save To Win account at each credit union. You will earn entries at each institution independent of the other and subject to each individual credit union's rules, regulations and discretion. Qualifying deposits must be received and posted by the Credit Union by midnight Eastern Time on the last day of each month. Automatic entries are eligible to win only during the drawing period in which they were submitted. Other than making deposits as described in these Official Rules, no other action, and no other purchase or other consideration is required for an entry into a prize drawing.

**Drawings:**

- **Central Prize Drawings:** National and State-Wide Drawings will be conducted monthly, quarterly and/or annually during the Prize Drawing Period.
- **Credit Union Prize Drawings:** In addition to the Central Prize Drawings, the Credit Union will conduct its own monthly prize drawings.

**Prizes:** All cash prizes from the Central drawings and cash prizes from the Credit Union drawings, if applicable, will be deposited into the winning Participating Member's traditional share account or their qualified Save To Win Account, based on member's preference. All Central drawing winning Participating Members and winners from the Credit Union drawings, if applicable, will be selected from among all Participating Members in the Prize Drawing Drawings. Central drawings will be conducted within fourteen (14) days of the conclusion of the previous month/quarter. Central Annual Drawings will be conducted within thirty (30) days of the conclusion of the previous year. Winning Participating Members will be notified via telephone, email, or standard U.S.P.S. mail. Prizes are non-transferrable. Participating Members need not be present at the drawing to win. The Credit Union will provide Participating Members winning prizes of \$600 or more for the given tax year with an IRS 1099 MISC form.

- Central Drawing Prizes: A complete list of central drawing prizes as applicable from time to time will be listed on the [www.savetowin.org](http://www.savetowin.org) consumer website.
- Credit Union Prize Drawings: Credit Union Prize Drawings totaling **\$300** dollars annually will be awarded to winning Participating Members as follows:
  - One winning entry will be randomly selected to receive a **\$25** cash prize each month.

**Prize Eligibility:** In order to be eligible to win a prize in a drawing, a Participating Member's Qualifying Save To Win Account must be open and active through the drawing period. A Participating Member is limited to winning one Central prize per drawing period. A Participating Member is limited to winning one Credit Union prize per drawing period, if applicable. A Participating Member is eligible to win both a Central prize and a Credit Union prize in the same drawing period. If the Qualifying Account is owned by more than one individual, 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 shall be deemed the Participating Member and only the Participating Member shall be eligible to win a prize. All transactions constituting Prize Drawing entries must occur within a state in which the Prize

Drawing is permitted. The Credit Union shall confirm the Participating Member's eligibility by verifying identity, age and certifying that all transactions constituting Prize Drawing entries occurred within a state in which the Prize Drawing is permitted, before the Participating Member can receive any prize. If the Credit Union is unable to verify eligibility for any reason within three (3) business days of notification that the Participating Member is a winner, the Participating Member shall forfeit the prize involved and the prize will be awarded to the first alternate winner, which may be from a different participating credit union. If a Participating Member is not an Eligible Member, such Participating Member will continue to be the accountholder of the Qualifying Account, but deposits to the account will not constitute qualifying Prize Drawing entries.

**Odds:** Actual odds of winning are based upon the number of eligible entries received. Each eligible entry shall have a chance of winning Central and Credit Union prizes, if applicable, that is equal to that of all other entries in the Prize Drawing. Except for making deposits as described in these Official Rules, taking any other action, or purchasing any goods or services, will not increase the odds of winning.

**Communications:** Light Commerce Credit Union OR CU Solutions Group, Incorporated (CUSG), which conducts the Save to Win® Prize Drawing drawings, may periodically send the Participating Members Prize Drawing related communications electronically via email and/or text message, including messages using prerecorded/artificial voice messages or through the use of an automatic dialing device at any telephone number you provide to us in connection with the Prize Drawing or your Qualifying Account. These communications may include, Prize Drawing drawing date reminders, number of entries earned, how to earn additional entries and other Prize Drawing related reminders. Participating Members may choose to opt out of these communications at any time.

**Prize Administration and Research Study:** Save to Win® entries and prize drawings are submitted to and conducted by CU Solutions Group, Incorporated (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, a Delaware nonprofit corporation whose mission is to expand access to financial services for low and moderate income families, which entails the study of information about prize-linked savings programs and savings habits of consumers. To participate in the Prize Drawing, the Participating Member's Taxpayer Identification Number is transmitted by the Credit Union via a secure data sharing process and then replaced with a new unique identifier by CUSG for Prize Drawing and reporting purposes. The Participating Members' Taxpayer Identification Numbers are deleted from the file by CUSG as soon as it is securely encrypted and are not stored on any third-party system or accessible by third party administrators. Information provided to CUSG by participating credit unions for Participating Members under the Save to Win® program (excluding accountholder's Taxpayer Identification Numbers, names and addresses, but including each Participating Member's state of residency and zip code) will be shared with Commonwealth for research purposes. Such information will not be shared with any other entity or used for any other purpose, unless an individual Participating Member has authorized disclosure of such information in writing to Commonwealth and any third parties, and only to extent of such authorization.

**Decisions:** By entering the Prize Drawing, Participating Members agree to abide by and be bound by these Official Rules, as may be amended from time to time, and to accept the decisions of CUSG and the Credit Union as final. Participating Members also agree to hold the Credit Union, each participating credit union, CUSG, and each third party contributing funds and/or services to the Prize Drawing (collectively and hereinafter referred to as the "Parties") and each of their officers, directors, employees, members, representatives, and agents harmless from any liability arising from participation in the Prize Drawing, or the acceptance of any 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 Participating Members, entrants and/or winners arising from, or in connection with, acceptance of prizes awarded or participation in the Prize Drawing. The Credit Union reserves the right to disqualify Participating Members, entrants and/or winners who fail to follow these Official Rules, as same may be amended from time to time, or who make any misrepresentations relative to the Prize Drawing and prize redemption.

**Publicity:** By participating in the Prize Drawing, each winning Participating Member grants to the Parties the right and permission to use the winning Participating Member's name, voice, city/state of residence, photograph and/or likeness and prize won in promotional and other materials, via all forms of media now known or hereafter devised worldwide, in perpetuity, without any further or additional notice, attribution, permission or compensation (other than the prize(s) won), except where prohibited by law. Each winning Participating Member further agrees that their name and prize won may be revealed to other Participating Members upon request.

**Compliance with Law:** All issues and questions concerning the construction, validity interpretation, and enforceability of these Official Rules, or the rights and obligations of entrants, Participating Members, prize winners, and the Parties in connection with the Prize Drawing, shall be governed by, and construed in accordance with, the substantive laws of the State of Michigan, without regard to its choice of law principles, and applicable Federal law. Matters solely between a participating credit union and its members and matters concerning the legality of a participating credit union participating in the Prize Drawing shall be governed by, and construed in accordance with, the substantive laws of the state in which the participating credit union's principal place of business is located without regard to its choice of law principles, and applicable Federal law. APPLICABLE LAW MAY VARY FROM STATE TO STATE. THE PRIZE DRAWING AND THESE OFFICIAL RULES ARE VOID WHERE AND TO THE EXTENT PROHIBITED BY LAW.

**Taxes:** Winning Participating Members are solely responsible for all applicable federal, state and local taxes and any expenses associated with the prize, unless otherwise indicated.

**Miscellaneous:** The Parties may substitute prizes of equivalent value, amend these Official Rules or discontinue the Prize Drawing at any time. The Parties disclaim any responsibility to notify Participating Members of any aspect related to the conduct of the Prize Drawing. Written copies of these Official Rules are available at any time by visiting <https://www.lightcommercecu.org/> or by contacting us during normal business hours at any Light Commerce Credit Union location. Copies of the authoritative and updated Official Rules are available at [www.savetowin.org](http://www.savetowin.org). In the event of any conflict between the Official Rules posted on the [www.savetowin.org](http://www.savetowin.org) website and any other version of the Official Rules, the version posted on the Save to Win® website will be considered the definitive and controlling version.

**Sponsor:** Light Commerce Credit Union is the sponsor of the Prize Drawing, which is administered by CUSG.

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

**NCUA**

National Credit Union Administration, a U.S. Government Agency