



Family First Credit Union



**Save to Win®: Youth Edition Savings Promotion Raffle
OFFICIAL ACCOUNT AND PRIZE ENTRY RULES**

The Family First Credit Union ("Credit Union") Save to Win®: Youth Edition Savings Promotion Raffle ("Raffle") begins on January 1 and ends December 31 of the current year ("Raffle Period"). The following Official Account and Prize Entry Rules ("Official Rules") apply to all Raffle participants which include all Eligible Members and Eligible Employee Family Members, and apply for all applicable Prize Drawings which includes the Central Prize Drawings, any applicable Credit Union Prize Drawings, and any applicable Employee Family Prize Drawings.

Who May Enter: The Raffle is open to all natural persons who, at the time of entry (a) are Credit Union members, (b) are under the age of 18 and have a parent or legal guardian joint on the account (where applicable) and a parent or legal guardian provides verifiable written consent for participation, (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"). All Eligible Members are eligible to participate in this Raffle for all applicable Prize Drawings, as defined under the Prize Drawings section of these Official Rules.

Children of the officers, directors, and employees of the participating Credit Union ("Employee Family"), are not eligible to participate in the Central Prize Drawings and Credit Union Prize Drawings within this Raffle; however, they may be eligible to participate in the Employee Family Prize Drawings within this Raffle, as defined in the Prize Drawings section of these Official Rules. For clarity, a minor who is a grandchild or other extended family member (niece, nephew, etc) of an officer, director, or employee may be eligible to participate in the Central Prize Drawings and Credit Union Prize Drawings within this Raffle, provided the minor's parent or legal guardian is not an officer, director, or employee of the participating Credit Union. In all cases, only the parent or legal guardian must be the adult joint on the account (where applicable) and must sign the required parental consent form. Additional restrictions for Employee Family may apply based on Credit Union's internal policies and procedures. Employee Family Prize Drawings are open to all natural persons who, at the time of entry (a) are Credit Union members, (b) are children of the officers, directors, or employees of the Credit Union, (c) are under 18 years of age and have a parent or legal guardian joint on the account (where applicable) and a parent or legal guardian provides written consent for participation, (c) are residents of a state in which Prize Linked Savings is permitted, and (e) maintain a regular share account in good standing with the Credit Union ("Eligible Employee Family Members"). If a Credit Union member becomes an officer, director, or employee of the Credit Union ("Employee"), then their children will no longer qualify for the Central Prize Drawings and any applicable Credit Union Prize Drawings within this Raffle, as of the date their account becomes coded as an Employee Family account, but that person may qualify for the Employee Family Prize Drawings. If an Employee leaves their position with the Credit Union as an officer, director, or employee, then their children will be reclassified as a regular Credit Union member, and when their account is updated in the system as a non-employee family account, they will then qualify for the Central Prize Drawings and any applicable Credit Union Prize Drawings only within this Raffle.

Some states may impose other eligibility requirements. Where applicable state law imposes other eligibility requirements, those eligibility requirements are also required and will control. Entries received from persons who do not meet the requirements of an Eligible Member or Eligible Employee Family Member will not be included in the applicable Prize Drawings within this Raffle.

Qualifying Save to Win®: Youth Edition Account: The Credit Union will establish a Qualifying Save to Win®: Youth Edition 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. You are limited to having only one Qualifying Account at each participating credit union. For participants ages 13 and under, the Qualifying Account must be jointly owned with a parent or legal guardian, and the parent or legal guardian must sign a verifiable consent form at the Credit Union, agreeing to and allowing the minor to participate. For participants ages 14–17, a parent or legal guardian is not required to be joint on the account unless the Credit Union deems it necessary; however, a signed verifiable parental consent is still required. 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 other 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 Raffle for any Central Prize Drawings and any applicable Credit Union Prize Drawings, Eligible Members must open a Qualifying Account with the participating Credit Union during the Raffle Period ("Participating Member") and not be an Employee Family Member of the Credit Union.

To participate in the Employee Family Prize Drawings, Eligible Employee Family Members must open a Qualifying Account with the participating Credit Union during the Raffle Period ("Participating Employee Family Members").

Refer to your Credit Union's account disclosures for any other account details, account limitations and/or applicable fees.

How Raffle Entries work: Each Participating Member or Participating Employee Family Member will receive Raffle entries in the applicable Raffles automatically based upon the following:

- One (1) entry for every \$10 increase in the monthly balance of the Qualifying Account at month's end.
- A maximum of fifty (50) entries per month for each monthly Prize Drawing.
- A maximum of one hundred and fifty (150) entries for each quarterly Prize Drawing.
- A maximum of six hundred (600) 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. Entries are calculated based on a month-over-month balance increase on the Save to Win®: Youth Edition member record, as reported by the Credit Union in the monthly data file each month. This means there must be an increase of at least \$10 in the reported ending balance of the current month when compared to the reported ending balance of the previous month. If a Qualifying Account is closed and a new Qualifying Account is opened for any reason during the month, the month-end balance reported by the Credit Union in the previous month's data file will be used as the starting balance for the current month to calculate the month-over-month balance increase, which constitutes entries for the current month. If you qualify to open an account at different participating credit unions, you may open a Save to Win®: Youth Edition account at each credit union, however, you are limited to having only one Qualifying Account at each participating 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. For the purposes of these Official Rules, the Drawing Period shall be defined as the last day of each month for any applicable monthly drawings, the last day of each quarter for any applicable quarterly drawings, and the last day of each calendar year for any applicable annual drawings ("Drawing Period"). 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.

Prize Drawings:

- **Central Prize Drawings:** National and/or State-Wide Drawings (where applicable), conducted monthly, quarterly and/or annually for Participating Members only during the Raffle Period, administered by CUSG.
- **Credit Union Prize Drawings:** In addition to the Central Prize Drawings, the Credit Union will conduct its own monthly prize drawing during the Raffle Period for all Participating Members only.
- **Employee Family Prize Drawings:** The Credit Union will conduct Employee Family Prize Drawings monthly and quarterly during the Raffle Period for Participating Employee Family Members only.

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

- Central Prize Drawing: A complete list of Central Prize Drawing prizes, as applicable from time to time, will be listed on the www.savetowin.org consumer website.
- Credit Union Prize Drawings: Credit Union Prize Drawings prizes totaling \$700.00 dollars annually will be awarded to winning Participating Members as follows:
 - One winning entry will be randomly selected to receive a \$25.00 cash prize each month.
 - One winning entry will be randomly selected to receive a \$100.00 cash prize each quarter.
- Employee Family Prize Drawings: Employee Family Prize Drawings prizes totaling \$700.00 will be awarded to winning participating individuals as follows:
 - One entry will be randomly selected to receive a \$25.00 cash prize each month and a \$100.00 cash prize each quarter.

Prize Eligibility: In order to be eligible to win a prize in a drawing, a Participating Member's or Participating Employee Family Member's Qualifying Save to Win®: Youth Edition 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 OR is not eligible to win both a Central prize and a Credit Union prize in the same Drawing Period. A Participating Employee Family Member is limited to winning one Employee Family Prize per 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 or Participating Employee Family Member and only the Participating Member or Participating Employee Family Member shall be eligible to win a prize. All transactions constituting Raffle entries must occur within a state in which the Raffle is permitted. The Credit Union shall confirm the Participating Member's or the Participating Employee Family Member's eligibility by verifying identity, age and certifying that all transactions constituting Raffle entries occurred to a Qualifying Account held by the Credit Union and confirming verifiable parental or legal guardian consent, before the Participating Member or Participating Employee Family 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 or Participating Employee Family Member is a winner, the Participating Member or Participating Employee Family 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 for the Central Prize Drawings. If a Participating Member or Participating Employee Family Member is not an Eligible Member or Eligible Employee Family Member, such Participating Member or Participating Employee Family Member will continue to be the accountholder of the Qualifying Account, but deposits to the account will not constitute qualifying Raffle entries.

Odds: Actual odds of winning are based upon the number of eligible entries received. Each eligible entry shall have a chance of winning that is equal to that of all other entries in each applicable Prize Drawing in the Raffle. 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: Family First Credit Union OR CU Solutions Group, Incorporated (CUSG), which conducts the Save to Win®: Youth Edition raffle drawings, may periodically send the Participating Members or Participating Employee Family Members raffle 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 Raffle or your Qualifying Account. These communications may include raffle drawing date reminders, number of entries earned, how to earn additional entries and other raffle related reminders. Participating Members or Participating Employee Family Members may choose to opt out of these communications at any time. For Participating Members under 18, all raffle-related communications will be directed to the parent or legal guardian listed on the account or to those who have provided parental or legal guardian consent.

Prize Administration and Privacy Information: Save to Win®: Youth Edition 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. Information provided to CUSG by participating credit unions for Participating Members or Participating Employee Family Members under the Save to Win®: Youth Edition program includes Participating Members'/Participating Employee Family Members' names, parent/guardian's names, Participating Members'/Participating Employee Family Members' date of birth, state of residency, employee affiliation, balances, and account type, which is shared solely for the purposes of administration of the Save to Win®: Youth Edition Raffles. Such information will not be shared with any other entity or used for any other purpose, unless an individual Participating Member or Participating Employee Family Member, or the respective parent or legal guardian of Participating Members or Participating Employee Family Members under 18 has authorized in writing disclosure of such information to third parties, and only to the extent of such authorization. For Participating Members and Participating Employee Family Members under 18, the verifiable parental or legal guardian consent obtained by the Credit Union will serve as authorization for sharing data with CUSG for prize administration purposes. Parents or legal guardians can review, request deletion of current collected information on file, and/or request the discontinued further collection of the minor's information for the Raffles by providing notice to the Credit Union. Deletion and/or discontinued further collection of the minor's information for the Raffles will result in the inability of the minor to participate in future Raffles regardless of eligibility, unless and until a new verifiable parental or legal guardian consent is given and the information is again provided.

Decisions: By entering the Raffle, Participating Members and Participating Employee Family Members, through the verifiable parent or legal guardian consent provided as applicable, 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 and Participating Employee Family Members, through the verifiable parent or legal guardian consent provided as applicable, also agree to hold the Credit Union, each participating credit union, CUSG, 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, representatives, and agents harmless from any liability arising from participation in the Raffle, 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, or Participating Employee Family Members, entrants and/or winners arising from, or in connection with, acceptance of prizes awarded or participation in the Raffle. CUSG reserves the right to disqualify Participating Members or Participating Employee Family Members, entrants and/or winners if discrepancies have been identified in the balances reported by the Credit Union in the monthly data files, which constitute Raffle entries, and if corrections have not been made by the Credit Union within 2 business days of the initial notification of such discrepancy. The Credit Union reserves the right to disqualify Participating Members or Participating Employee Family 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 Raffle and prize redemption.

Publicity: By participating in the Raffle, each winning Participating Member or Participating Employee Family Member, through the verifiable parent or legal guardian consent provided as applicable, grants to the Parties the right and permission to use the winning Participating Member's or Participating Employee Family 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 or Participating Employee Family Member, through the verifiable parent or legal guardian consent provided as applicable, further agrees that their name and prize won may be revealed to other Participating Members or Participating Employee Family 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, Participating Employee Family Members, prize winners, and the Parties in connection with the Raffle, 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 Raffle 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 RAFFLE, PRIZES, AND THESE OFFICIAL RULES ARE VOID WHERE AND TO THE EXTENT PROHIBITED BY LAW.

Taxes: Winning Participating Members or Participating Employee Family Members, by their parent or legal guardians as applicable, 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 Raffle at any time. The Parties disclaim any responsibility to notify Participating Members or Participating Employee Family Members of any aspect related to the conduct of the Raffle. Written copies of these Official Rules are available at any time by visiting www.fam1st.com or by contacting us during normal business hours. Copies of the authoritative and updated Official Rules are available at www.savetowin.org. In the event