



# TwinStar Credit Union

## 85<sup>th</sup> Anniversary Member Giveaways

### Official Rules

*Promoter/Sponsor: TwinStar Credit Union, PO Box 718, Olympia, WA 98507*

*Last updated: February 14, 2023*

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#### TwinStar Credit Union 85th Anniversary Member Giveaways OFFICIAL ACCOUNT AND PRIZE ENTRY RULES

The TwinStar Credit Union (“Credit Union”) 85th Anniversary Member Giveaways (“Raffle”) begins on March 1 and ends March 31 of the current year (“Raffle Period”). The following Official Account and Prize Entry Rules (“Official Rules”) apply to all Raffle participants.

**Who May Enter:** The Raffle is open to all natural persons who, at the time of entry (a) are members of TwinStar Credit Unions, (b) are at least 18 years of age, (c) are residents of Washington or Oregon state. Officers, directors and employees of TwinStar Credit Union and their immediate family members (spouse; child) and persons residing in the same household as such individuals are not eligible to participate in the Raffle.

**How to Enter:** To participate in the Raffle, Eligible Members must visit a branch location or log into TwinStar’s digital banking platform.

Participating Members will receive Raffle entries automatically based upon the following:

**Digital Banking Prize Drawings:** Drawings will be conducted once during the Raffle Period. Participating Members will receive one (1) entry for logging into the digital banking platform at least one time during the Raffle Period.

**Branch Prize Drawings:** In addition to the Digital Banking prize drawings, the Credit Union will conduct in branch prize drawings. Random Members will be picked to receive one (1) \$85 cash prize. The Credit Union reserves the right to change their drawing prize structure at any time upon notice to the Participating Member. Winners will also be able to select one (1) organization (from a pre-selected list) for TwinStar Credit Union to donate \$85 to.

Automatic entries will be recorded by the Credit Union at the end of the Raffle Period. Qualifying entries must be received and posted by the Credit Union by midnight Pacific Time on the last day of the Raffle Period. Automatic entries are eligible to win only during the drawing period in which they were submitted.



Other than actions 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 Eligibility:** In order to be eligible to win a prize in a drawing, a Participating Member's Credit Union Account must be open through the drawing period. A Participating Member is limited to winning one prize per drawing period. A Participating Member is not eligible to win both a Digital Banking prize and an In Branch prize in the same drawing period. Before receiving any prize, a Participating Member must confirm eligibility by verifying identity, age, and Washington or Oregon residency. If the Participating Member fails to do so within thirty (30) days after the Credit Union notifies the Participating Member that they are a winner, the Participating Member shall forfeit the prize involved.

**Prizes:** All cash prizes from the Digital Banking Prize drawings will be deposited into the winning Participating Member's traditional share account. All cash prizes from the In Branch Prize drawings will be given directly into the winning Participating Member. Digital Banking drawings will be conducted within fourteen (14) days of the conclusion of the previous month. Winning Participating Members will be notified in person or via secure messaging within the Digital Banking platform. Prizes are non-transferrable. Participating Members of the Digital Banking Prize drawings need not be present at the drawing to win.

**Credit Union Prize Drawings:** Credit Union Prize Drawings will be awarded to winning participants as follows:

Participating Members:

Fifty (50) total winning entries will be randomly selected to receive an \$85 cash prize during the Raffle Period. Forty (40) winners will be selected in branches and ten (10) will be selected from digital banking.

*Odds:* Actual odds of winning are based upon the number of eligible entries received. Each eligible entry shall have a chance of winning Digital Banking and In Branch prizes, if applicable, that is equal to that of all other entries in the Raffle. Except for taking actions as described, taking any other action, or purchasing any goods or services, will not increase the odds of winning.

**Decisions:** By entering the Raffle, Participating Members agree to abide by and be bound by these Official Rules and to accept the decisions of TwinStar Credit Union as final. Participating Members also agree to hold the Credit Union 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 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 Participating Members, entrants and/or winners arising from, or in connection with, acceptance of prizes awarded or participation in the Raffle. The Credit Union reserves the right to disqualify Participating Members, entrants and/or winners who fail to follow these Official Rules or who make any misrepresentations relative to the Raffle and prize redemption. To request a list of prize winners, please contact us at TwinStar Credit Union, PO Box 718, Olympia, WA 98507.

**Publicity:** Each winning Participating Member agrees to permit the Parties to use their name and likeness 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.

**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 Raffle, shall be governed by, and construed in accordance with, the substantive laws of the State of Washington and State of Oregon, 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. The Raffle is 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 Credit Union may agree to substitute prizes of equivalent value, amend the Official Rules or discontinue the Raffle at any time. The Credit Union disclaim any responsibility to notify Participating Members of any aspect related to the conduct of the Raffle. Written copies of these Official Rules are available during normal business hours at any TwinStar Credit Union location. Copies of the authoritative and updated rules are available at [www.twinstarcu.com](http://www.twinstarcu.com). In the event of any conflict between the Official Rules posted on the [www.twinstarcu.com](http://www.twinstarcu.com) website and any other version of the Official Rules, the version posted on the TwinStar Credit Union website will be considered the definitive and controlling version.