

SAVE TO WIN[®] SAVINGS PROMOTION RAFFLE

OFFICIAL ACCOUNT AND PRIZE ENTRY RULES

The REGIONAL federal credit union ("Credit Union") Save to Win[®] 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.

Who May Enter: The Raffle is open to all natural persons who, at the time of entry (a) are Credit Union members, (b) are at least 18 years of age, (c) are residents of a state in which the principal place of business of one or more participating credit unions is located, and (d) who maintain a regular share account in good standing with the Credit Union ("Eligible Members"). Officers, directors and employees of any participating credit union are not eligible to participate in the Raffle. Officers, directors and employees of any participating credit unions' vendors as such individuals are likewise ineligible to participate in the Raffle.

How to Enter: To participate in the Raffle, Eligible Members must open a Qualifying Certificate Account with the Credit Union during the Raffle Period with a minimum deposit of \$25 ("Participating Member"). Participating Members will receive Raffle entries automatically based upon the following:

Central Prize Drawings: National and State-Wide Drawings will be conducted monthly, quarterly and/or annually during the Raffle Period. Participating Members will receive one (1) entry for every \$25 increase in the monthly balance of the Qualifying Certificate Account at month's end, with a maximum of ten (10) entries per Participating Member per month. Participating Members are further limited to a total of thirty (30) entries for each Central quarterly prize drawing and are limited to a total of one hundred and twenty (120) entries for each Central annual prize drawing.

Automatic entries will be recorded by the Credit Union once the balance is calculated at month-end processing. Qualifying deposits must be received and posted by the Credit Union by midnight Central 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.

Qualifying Certificate Account: The Credit Union will establish Qualifying 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 Certificate Account may vary among participating credit unions. A Participating Member is limited to one (1) Qualifying Certificate Account at one (1) participating credit union, with a minimum opening deposit of \$25. A minimum balance of \$25 must be maintained in the Qualifying Certificate Account for it to remain open. Participating Members may deposit up to \$3,000 in a Qualifying Certificate Account, however, entries into the Raffle shall be limited as set forth in these Official Rules. A Participating Member may make a maximum of one (1) withdrawal from the Qualifying Certificate Account during any twelve (12) month period, with an early withdrawal penalty fee of \$25. More than one (1) withdrawal within any twelve (12) month period will result in the disqualification of the Participating Member's Qualifying Certificate Account from consideration for subsequent prizes, the forfeiture by Participating Member of all entries for prizes, and the closure of the Qualifying Certificate Account. Once a Qualifying Certificate Account has been closed, there will be a 6-month waiting period before that Participating Member can open a new Qualifying Certificate Account. For Washington residents only, Eligible Qualifying Share Certificates Accounts are those that are opened in a branch, by mail, by phone or by remote registration.

Prize Eligibility: In order to be eligible to win a prize in a drawing, a Participating Member's Qualifying Certificate 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. If the Qualifying Certificate 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 Raffle entries must occur within a state in which the principal place of business of one or more participating credit unions is located. Before receiving any prize, a Participating Member must confirm eligibility by verifying identity, age and certifying that all transactions constituting Raffle entries occurred within a state in which the principal place of business of one or more participating credit unions is located. If the Participating Member fails to do so within thirty (30) days after the Credit Union notifies the Participating Member that he/she is a winner, the Participating Member shall forfeit the prize involved and the prize will be awarded to the first alternate winner. If a Participating Member is ineligible for the Raffle, such Participating Member will continue to be the accountholder of the Qualifying Certificate Account, but deposits to the account will not constitute qualifying Raffle entries.

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. Cash prizes may not be deposited in the Participating Member's Qualifying Certificate Account. 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 Raffle 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 equal to or more than \$600 for the given tax year with an IRS 1099 MISC form. A complete list of Central drawing prizes as applicable from time to time will be listed on the www.savetowin.org consumer website.

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 Raffle. Except for making deposits as described, taking any other action, or purchasing any goods or services, will not increase the odds of winning.

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, which entails the study of information about prize-linked savings.

