



2012 Save to Win® Savings Promotion Raffle OFFICIAL ACCOUNT AND PRIZE ENTRY RULES

1. **How to Enter:** The Save to Win® Savings Promotion Raffle ("Raffle") begins on January 1, 2012 and ends December 31, 2012 ("Raffle Period").

Automatic Entries: An eligible member of a participating credit union automatically receives Raffle entries based upon the following:

Monthly Prize Drawing(s) – One (1) entry for every \$25 increase in the monthly balance for the member in a Qualifying Share Certificate Account at month's end, with a maximum of ten (10) entries per month per member.

Northland Area Federal Credit Union Drawing: One (1) entry for every \$25 increase in the monthly balance for the member in a Qualifying Share Certificate Account at month's end, with a maximum of ten (10) entries per month per member.

Grand Prize Drawing(s) – One (1) entry for every \$25 increase in the monthly balance for the member in a Qualifying Share Certificate Account at each month's end, with a maximum of ten (10) entries per month per member. Participating members are limited to a total of 120 entries during the Raffle Period for the Grand Prize Drawing(s).

Automatic Entries will be recorded by participating credit unions once the balance is calculated at month-end processing. Qualifying deposits/balances must be received and posted by the participating Credit Union by midnight Eastern Time on the last day of each month end. Automatic Entries are only eligible to win during the drawing period covered.

2. **Qualifying Share Certificate Account:** Participating credit unions will establish Qualifying Share Certificate Accounts. Rates and other terms and conditions of a Qualifying Share Certificate Account may vary at each institution. A participating member is limited to one (1) Qualifying Share Certificate Account at one (1) participating credit union, with a minimum opening deposit of \$25. Participating members may deposit unlimited funds in a Qualifying Share Certificate Account, with an unlimited number of deposits, provided that prize entries and eligibility are limited as set forth in these rules.

3. **Prize Eligibility:** Corporations, limited liability companies, partnerships, associations, sole proprietorships, trust accounts, business and labor organizations, other public or private entities, officers, volunteers, directors and employees of participating credit unions are not eligible to receive Monthly or Grand Prizes. Employee immediate family members and person(s) living in the employee's same residence maintaining a single economic unit, accounts employee is joint owner on are not eligible to receive monthly or grand prizes. All participants **must be at least eighteen (18) years of age, a legal resident of the State of Michigan, and a member, with a traditional share account, in good standing in the participating credit union.** To win a prize in a drawing, a participant's Qualifying Share Certificate Account must be open and active at the time of the drawing. A participating member is limited to winning one Monthly Prize per month. A participating member is also limited to winning one Northland Area Federal Credit Union monthly prize. A participating member is eligible to win both a Michigan Credit Union League Monthly Prize and a Northland Area Federal Credit Union Monthly Prize in the same drawing month. If the Qualifying Share Certificate Account is owned by more than one member, only the primary member is entitled to win a Monthly Prize. All transactions constituting Raffle entries must occur within the State of Michigan. Before receiving any prize, a participant must confirm eligibility by verifying identity, age and Michigan residency, as well as certifying that all transactions constituting Raffle entries occurred within the State of Michigan. If a member with a Qualifying Share Certificate Account is ineligible for the Raffle, such member will continue to be the account holder but deposits to the account will not constitute qualifying Raffle entries.

4. **Prizes: MONTHLY PRIZES:** All Monthly Prizes are cash prizes and will be deposited in winner's traditional share account. Prizes may NOT be deposited in the member's Qualifying Share Certificate Account. As more specifically provided below, the Save to Win® program will award an annual total of one hundred and seventy (170) monthly prizes to winning members. Drawings for Monthly Prizes will be conducted within fourteen (14) days of the conclusion of the previous month, for which valid entries will be determined. Winners will be notified via telephone, email, or standard U.S.P.S. mail. Prizes are non-transferrable.

2012 MONTHLY PRIZE DRAWINGS:

EIGHTY (80) WINNING ENTRIES WILL BE RANDOMLY SELECTED TO RECEIVE A FIFTY DOLLAR (\$50) CASH PRIZE PER MONTH JANUARY 2012 THRU AUGUST 2012

NINETY (90) WINNING ENTRIES WILL BE RANDOMLY SELECTED TO RECEIVE A FIFTY DOLLAR (\$50) CASH PRIZE PER MONTH SEPTEMBER 2012 THRU DECEMBER 2012

GRAND PRIZE: Grand Prize Drawing(s) totaling one hundred thousand dollars (\$100,000) will be held on or before January 31, 2013. Grand Prize winner(s) will be selected from among all participants in the Raffle. The winner(s) will be notified via telephone, email, or standard U.S.P.S. mail. The Grand Prizes are non-transferrable.

2012 GRAND PRIZE DRAWINGS:

TEN (10) WINNING ENTRIES WILL BE RANDOMLY SELECTED TO RECEIVE A GRAND PRIZE IN THE AMOUNT OF ten thousand dollars (\$10,000) CASH PRIZE EACH, TO BE DEPOSITED INTO THE WINNING MEMBERS TRADITIONAL SHARE ACCOUNT.

Northland Area Federal Credit Union prize drawing: Each month five (5) Northland Area Federal Credit Union Save to Win participants will win a combined total of \$500.00 – 5 – \$100.00. The prize money will be deposited into the prize winners primary share account.

Prize winnings will be reported as income on an IRS 1099 INT form.

5. **Odds:** Actual odds of winning are based upon the number of eligible entries received. Each eligible entry shall have a chance of winning Monthly Prizes that is equal to that of all other entries in the Raffle. For Northland Area Federal Credit Union Monthly Prizes, each eligible entry shall have a chance of winning that is equal to that of all other entries within the same participating credit union. Each eligible entry shall have a chance of winning the Grand Prize(s) that is equal to that of all other entries in the Raffle.

6. **Prize Administration and Research Study.** Save to Win® entries and prize drawings are submitted to and conducted by CUcorp, Inc. 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 MCUL & Affiliates and D2D Fund, Inc. (D2D), which entails the study of information about prize-linked savings programs and savings habits of consumers. To participate in the raffle, your social security number is transmitted by the Credit Union via a secure data sharing process from then replaced with a new unique identifier by CUcorp for raffle and reporting purposes. Please note, your social security number will be deleted from the file by CUcorp as soon as it is securely encrypted; it is not stored on any third party system or accessible by third party administrators. Non-identifiable demographic information provided by entrants under the Save to Win™ program will then be shared with MCUL's research partner D2D for research purposes. It will not be shared with any other entity or used for any other purpose. If you chose to limit the sharing of this information to CUcorp, you will be ineligible to participate in the prize drawings.

7. **Decisions:** By entering into the Raffle, entrants agree to abide by and be bound by these Official Rules, and to accept the decisions of the participating credit unions as final. Entrants also agree to hold each participating credit union 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 and representatives, and agents harmless from any liability arising from participation, or the acceptance of a prize. The Parties and each of their officers, directors, employees, members, and representatives, and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of entrants and/or winners arising from, or in connection with, acceptance of prizes awarded or participation in this Raffle. The participating credit unions reserve the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Raffle and prize redemption.

8. **Publicity:** Each winner agrees to permit the Parties to use his/her name and likeness in promotional and other materials, without additional compensation or permission, except where prohibited by law. Each winner also agrees that his/her name and prize amount will be given to other entrants upon request.

9. **Compliance with Law:** All issues and questions concerning the construction, validity interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant 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 provisions. This raffle is void where and to the extent prohibited by law.

10. **Taxes:** Winner is solely responsible for all applicable federal, state and local taxes and any expenses associated with the prize, unless otherwise indicated.

11. **Miscellaneous:** The Parties may agree to substitute prizes of equivalent value, amend the rules or discontinue the Raffle at any time. The Parties disclaim any responsibility to notify entrants of any aspect related to the conduct of the Raffle. Written copies of these rules are available during normal business hours at any Northland Area Federal Credit Union location. A copy of the authoritative and updated rules are available at: www.savetowin.org. In the event of any conflict between the rules posted on the www.savetowin.org website and any other version of the rules, the version posted on the website will be considered the definitive and controlling version.

Northland Area Federal Credit Union is federally insured by the NCUA.