**Duplicate Account Member Talking Points**

* Thank the member for opening a Save to Win certificate with our credit union, but inform them since they previously opened a Save to Win account at another participating credit union, they are not eligible to earn entries on their deposits with our credit union.
* Inform the member that it is their choice which Save to Win account to keep open (we should not overtly encourage closure of the other Save to Win account in favor of ours).
* Should the member decide to keep their Save to Win account open with us, their entries will be valid once they close their other Save to Win account. If they do not close it prior to the next drawing date, they will not receive credit for this month’s deposits into their account with us.
* Should the member decide to close the Save to Win account with us, we can waive the $25 withdrawal fee (optional) and help the member move their funds into the next best product for them. Some recommendations could include our Holiday account, a standard 12 month certificate or a traditional share account.
* The members will still earn entries based on their Save to Win activity at their other credit union. We are not privy to any information about their other Save to Win account, we are just informed that ours is ineligible.

Note: This restriction is per the Save to Win official rules (see qualifying account section below), not a credit union specific requirement, so unfortunately we cannot make exceptions.

***Qualifying Certificate Account****: Participating credit unions 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 from credit union to credit union.*

*A participating member is limited to one (1) Qualifying Certificate Account at one (1) participating credit union, with a minimum opening deposit of $25.*