

HarborLight Credit Union
2014 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, 2014 and ends December 31, 2014 ("Raffle Period").

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

Monthly Prize Drawings: 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: 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. A participating member may make a maximum of one (1) withdrawal from their Qualifying Share 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 Share Certificate Account from consideration for prizes and the participating member's forfeiture of any and all entries for monthly and grand prizes and will result in the closure of the Qualifying Share Certificate Account.

3. **Prize Eligibility:** Corporations, limited liability companies, partnerships, associations, sole proprietorships, trust accounts, business and labor organizations, other public or private entities, officers, directors and employees of participating credit unions as well as vendors of the credit union are not eligible to receive Monthly or Grand Prizes from the central drawing. Participation in the Raffle and eligibility to win prizes is limited to legal residents of the State of Michigan. 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. 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:** All Monthly and Grand Prizes from the Central Drawings are cash prizes and will be deposited into the winner's traditional share account. Prizes may NOT be deposited in the member's Qualifying Share Certificate Account. All Monthly and Grand Prize winners from the Central Drawing will be selected from among all participants in the Raffle Drawings. 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. Prize winnings will be reported as income on an IRS 1099 form. Each Credit Union is responsible for providing this form to their members who have received a Monthly or Grand Prize from the Central drawing or a Prize from the Credit Union Drawing. Amounts for Prizes are more specifically provided below.

MONTHLY PRIZE DRAWINGS: Monthly Drawings totaling forty thousand dollars (\$40,000) with prizes equaling two thousand five hundred dollars (\$2,500) each month from January 2014 thru April 2014 and three thousand seven hundred and fifty dollars (\$3,750) each month from May 2014 thru December 2014 will be awarded to winning members as follows:

FIFTY (50) WINNING ENTRIES WILL BE RANDOMLY SELECTED TO RECEIVE A FIFTY DOLLAR (\$50) CASH PRIZE EACH MONTH FROM JANUARY 2014 THRU APRIL 2014.

SEVENTY FIVE (75) WINNING ENTRIES WILL BE RANDOMLY SELECTED TO RECEIVE A FIFTY DOLLAR (\$50) CASH PRIZE EACH MONTH FROM MAY 2014 THRU DECEMBER 2014.

GRAND PRIZE DRAWINGS: Grand Prize Drawings totaling sixty thousand dollars (\$60,000) will be held on or before January 31, 2015 and prizes to winning members will be awarded as follows:

SIX (6) WINNING ENTRIES WILL BE RANDOMLY SELECTED TO RECEIVE A GRAND PRIZE IN THE AMOUNT OF TEN THOUSAND DOLLARS (\$10,000) CASH PRIZE EACH.

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. Each eligible entry shall have a chance of winning Grand Prizes 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 CU Solutions Group, Inc. (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 MCUL & Affiliates and Doorways to Dreams 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 then is replaced with a new unique identifier by CUSG for raffle and reporting purposes. Accountholders social security number will be deleted from the file by CUSG as soon as it is securely encrypted and is not stored on any third party system or accessible by third party administrators. Information provided to CUSG by the credit unions for entrants under the Save to Win® program will be shared with D2D for research purposes. It will not be shared with any other entity or used for any other purpose, unless an individual program participant has authorized disclosure of such information in writing to D2D and any third parties, and only to extent of such authorization.

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 HarborLight Credit Union location. A copy of the authoritative and updated rules is 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.

