

**OFFICIAL TERMS AND CONDITIONS
CREDIT CARD APPRECIATION PRIZE DRAWING**

**ONPOINT COMMUNITY CREDIT UNION
PO BOX 3750
PORTLAND, OR 97208-3750**

- 1) **No purchase is necessary.** All entries have an equal chance of winning.
- 2) **How to enter:** During the promotion period, September 1, 2023, until January 31, 2024, there will be (2) ways to enter during each Promotion Entry Period. Entries do not carry over from one Promotion Entry Period to another. Only one eligible entry will be counted during each Promotion Entry Period:
 - a) **Automatic Entry with eligible purchase:** Eligible credit and debit cardholders will receive one (1) Entry for making a minimum of four (4) qualified purchases, net of returns, charged to any of their participating credit union credit or debit card accounts during each month of a Promotion Entry Period and will be automatically entered into the random drawing for that Promotion Entry Period. Account adjustment transactions/returns, Automatic Teller Machine (ATM) withdrawals, finance charges, fees, cash advances, convenience checks, foreign transaction currency charges, or insurance charges are not considered eligible transactions for receiving a Promotion Entry. Entries from unauthorized card use or purchases made with lost, stolen, or fraudulent credit or debit cards are not considered eligible transactions for receiving a Promotion Entry.
 - b) To enter without a purchase or obligation, register your contact information online at: www.onpointcu.com/entry
- 3) **Prize and drawing details.** After the end of each month during the promotion period, OnPoint will randomly select one (1) winner from all eligible entries (as indicated by 3.a. Random Drawing Schedule). Winner will receive a deposit of \$1,000 into an eligible OnPoint Share Savings Account. Winner does not need to be present to win. All federal, state, local taxes and all other expenses relating to the prize(s) are the sole responsibility of the winner. No prize substitutions or transfers are permitted except at the sole discretion of OnPoint. Odds of winning depend on the number of eligible entries received during the promotion period.

a) **Random Drawing Schedule**

Random Drawing	Promotion Entry Period	Drawing Date	Prize Awarded
#1	09/01/2023 12:00 a.m. PST – 09/30/2023 11:59 p.m. PST	10/06/2023	\$1,000
#2	10/01/2023 12:00 a.m. PST – 10/31/2023 11:59 p.m. PST	11/10/2023	\$1,000
#3	11/01/2023 12:00 a.m. PST – 11/30/2023 11:59 p.m. PST	12/08/2023	\$1,000
#4	12/01/2023 12:00 a.m. PST – 12/31/2023 11:59 p.m. PST	01/05/2024	\$1,000
#5	01/01/2024 12:00 a.m. PST – 01/31/2024 11:59 p.m. PST	02/09/2024	\$1,000

- 4) **Notification:** Winner does not need to be present to win. OnPoint will contact the winner at the phone number listed with their account or on the winning entry form. The winner will have ten (10) calendar days from notification to accept the prize by contacting the Marketing department at 503.228.7077 ext. 5268. If a selected winner fails to claim a prize, an alternate winner will be selected. By accepting and/or using the prize, the winner agrees to the use of his/her name and likeness for the purpose of advertisement, trade, or promotion without further compensation, unless prohibited by law. The winning member will receive a 1099 form for tax purposes.
- 5) **General Conditions:** By participating in the OnPoint Credit Card Appreciation Prize Drawing, entrants agree to indemnify and hold harmless OnPoint and its respective agents, representatives, affiliates, subsidiaries, and employees from any injuries, losses, damages, claims, and actions of any kind resulting from or arising from participation in the OnPoint Credit Card Appreciation Prize Drawing or acceptance, possession, use, or inability to use the prize that may be awarded. OnPoint is not responsible for printing or typographical errors on any OnPoint Credit Card Appreciation Prize Drawing-related materials; or for stolen, lost, late, misdirected, damaged, incomplete, mutilated, postage due, or illegible entries. If in OnPoint's opinion, there is any suspected or actual evidence of tampering with any portion of the OnPoint Credit Card Appreciation Prize Drawing, or any action that affects the administration, integrity, security, fairness, or proper conduct of the OnPoint Credit Card Appreciation Prize Drawing, OnPoint reserves the right at its sole discretion to disqualify any individual who tampers with the entry process and void any entries OnPoint believes have been submitted fraudulently, to modify or suspend OnPoint Credit Card Appreciation Prize Drawing, or terminate the OnPoint Credit Card Appreciation Prize Drawing and conduct a random

drawing to award the prizes using all non-suspect entries received as of the termination date. For a list of the prize winner(s), send a stamped, self-addressed envelope to OnPoint Community Credit Union, PO Box 3750, Portland, OR 97208-3750, Attn: Marketing– OnPoint Credit Card Appreciation Prize Drawing after the end of the promotion period. The list will be available to requests received on or before February 30, 2024.

- 6) **Eligibility:** OnPoint Credit Card Appreciation Prize Drawing is open to all individuals eighteen (18) years or older as of September 1, 2023. OnPoint employees, directors, board members, volunteers, and individuals living in the same household are ineligible. OnPoint membership and loans must be in good standing at the time of winning in order to receive the prize. Void where prohibited or restricted by law. Limit one entry per individual. OnPoint Credit Card Appreciation Prize Drawing is subject to all applicable federal, state, and local laws and regulations. By participating, entrants agree to these official rules and accept decisions of OnPoint as final in all matters relating to this promotion.