

OFFICIAL TERMS AND CONDITIONS
2022 “#OnPointSaver” PROMOTIONAL SWEEPSTAKES 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. **Promotion Period:** April 1 – April 30, 2022.
3. **Who can Enter:**
 - a. Parents or guardians of kids under age 18
4. **How to Enter:** During the promotion period, participants will follow each of these three steps:
 - a. **Follow/Like OnPoint on one or more of the following channels through the official contest app:**
 - Facebook: facebook.com/onpointcu
 - Twitter: twitter.com/onpointcu (@OnPointCU)
 - Instagram: instagram.com/onpointcu (@OnPointCU)
 - b. **Participate in Youth Month polls**
 - Facebook: via Facebook timeline
 - Twitter: via Twitter feed
 - Instagram: via Instagram stories
 - c. **Comment on our promotional posts which ask the question “What would you and your child use the gift card to save for?”**
 - d. **Share and tag your photo on OnPoint-branded channels with the contest hashtag:**
 - Instagram: Tag with @OnPointCU & #OnPointSaver
 - Twitter: Tag with @OnPointCU & #OnPointSaver
 - Facebook: Tag @OnPointCU
5. **Prize Drawing Details.** At the end of the promotion period, OnPoint will randomly select one (1) winner from all the entries received via the contest app. The winner will have three (3) business days to confirm and arrange receipt of the prize. If a winner does not respond to claim the prize or is unable to use the prize as awarded, OnPoint reserves the right to select a new winner according to a subsequent random drawing as outlined in this Terms & Conditions document. See below for prize values. All federal and state taxes and all other expenses relating to the prize(s) are the sole responsibility of the winners. 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.

6. **Prize:** At the end of the promotion period, one (1) Grand Prize will be awarded – a **\$500 OnPoint Visa® Gift Card**. This prize is non-transferable unless otherwise indicated.
7. **Notification:** Winners do not need to be present to win. Winners will have three (3) business days from notification to accept the prize and arrange receipt by contacting OnPoint's Marketing department at 800.527.3932 ext. 5268. If the selected winner fails to claim or use the prize package, no alternate prize will be provided. By accepting and/or using a prize, the winner agrees to the use of his/her name and likeness for the purpose of advertisement, social media, trade, or promotion without further compensation, unless prohibited by law.
8. **Acceptable Entries:** Individuals are not limited to the number of entries they submit to the "#OnPointSaver" Promotional Sweepstakes Prize Drawing. They may enter unlimited times online via Facebook, Twitter or Instagram. Each eligible member of a household may also enter via any of the available entry methods within the contest app. Only one prize will be awarded in the contest.
9. **General Conditions:** By participating in the 2022 "#OnPointSaver" Promotional Sweepstakes 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 "#OnPointSaver" Promotional Sweepstakes 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 "#OnPointSaver" Promotional Sweepstakes Prize Drawing-related materials; or for stolen, lost, late, misdirected, damaged, incomplete or illegible entries. If in OnPoint's opinion, there is any suspected or actual evidence of tampering with any portion of the "#OnPointSaver" Promotional Sweepstakes Prize Drawing, or any action that affects the administration, integrity, security, fairness or proper conduct of the "#OnPointSaver" Promotional Sweepstakes 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 the "#OnPointSaver" Promotional Sweepstakes Prize Drawing, or terminate the "#OnPointSaver" Promotional Sweepstakes Prize Drawing and conduct a random drawing to award the prize using all non-suspect entries received as of the termination date. For notification of the prize winner, send a stamped, self-addressed envelope to OnPoint Community Credit Union, PO Box 3750, Portland, OR 97208-3750, Attn: Marketing Services – 2022 "#OnPointSaver" Promotional Sweepstakes Prize Drawing after the end of the promotion period. Notification will be available to requests received on or before June 30, 2022.
10. **Eligibility:** The "#OnPointSaver" Promotional Sweepstakes Prize Drawing is open to all legal residents of the United States and its territories, with parent or guardian consent. OnPoint employees, volunteers, immediate family members and individuals living in the same household are ineligible. The "#OnPointSaver" corporate sponsors, organizers and affiliates and their employees, volunteers, their immediate family members, and individuals living in the same household are ineligible. Void where prohibited or restricted by law. The "#OnPointSaver" Promotional Sweepstakes Prize Drawing is subject to all applicable federal, state, local laws and regulations, and applicable taxes. By participating, entrants agree to these official rules and accept

decisions of OnPoint as final in all matters relating to this promotion. Previous winners of any OnPoint prize valued at more than \$600, including their immediate family members and individuals living in the same households are ineligible. Membership in OnPoint is not required to enter the “#OnPointSaver” Promotional Sweepstakes Prize Drawing.