

**OFFICIAL TERMS AND CONDITIONS  
2019 YOUTH SAVING CHALLENGE PRIZE DRAWING**

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

1. **Definition of Terms.** For the purpose of this document, the 2019 Youth Saving Challenge Prize Drawing may be referred to as “**THE DRAWING.**” The youth winners and/or their parents/guardians may be referred to collectively as “**THE WINNERS.**”
2. **No purchase is necessary.** All entries have an equal chance of winning.
3. **How to enter:** During the promotion period, April 1 – April 30, 2019, members ages 0-18, may submit an entry form with parent/guardian permission at any OnPoint Community Credit Union branch. For a list of OnPoint branches visit [www.onpointcu.com/locations](http://www.onpointcu.com/locations). While making a deposit into an OnPoint savings account is encouraged, no deposit is required to enter.
4. **Prize:** At the end of the promotion period, OnPoint will randomly select four (4) winners. **THE WINNERS** will each receive one (1) \$250 deposit into the winning members’ OnPoint savings accounts. A \$250 OnPoint Visa® Gift Card may be awarded instead of a savings account deposit at the sole discretion of OnPoint Community Credit Union.
5. **CUNA Prize:** Entrants may also be eligible to win one (1) \$1,000 grand prize from the Credit Union National Association (CUNA) based on OnPoint’s participation in the CUNA National Youth Savings Challenge. As a participating credit union, if OnPoint is randomly selected as the one (1) winning credit union, an additional winner from OnPoint’s pool of entries will be randomly selected to win one (1) \$1,000 prize from CUNA. Winner of a CUNA prize will be bound by these official terms and conditions. Learn more at <https://www.cuna.org/Shop/Marketing/Youth-Month/National-Youth-Saving-Challenge---Rules/>. OnPoint may select and notify the winner of a CUNA prize separately from other prize notifications associated with **THE DRAWING.**
6. **Prize Drawing Details: THE WINNERS** will be drawn at OnPoint’s Montgomery Park office. **THE WINNERS** do not need to be present to win. Each winner will receive one (1) \$250 deposit into an OnPoint savings account. Winners under age 18 must have consent of parent/guardian to accept the prize. The prize will be awarded to the youth member whose name appears on the four (4) entry forms selected randomly during the prize drawing. 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.
7. **Notification:** Winners or their parents/guardians will be notified via phone. **THE WINNERS** will have ten (10) calendar days from notification to accept the prize by contacting OnPoint’s Marketing Department at (503) 228-7077 ext. 5268. If the winning entry is submitted by or on behalf of a minor, his or her parent/guardian must consent to accepting the prize. **THE WINNERS** will be responsible for transporting the prize from OnPoint’s premises if necessary. If a selected winner or their parent/guardian fails to claim the prize, an alternate winner will be selected. By accepting and/or using the prize, **THE WINNERS** agree to the use of their names and likenesses for the purpose of advertisement, trade, or promotion without further compensation, unless prohibited by law.
8. **General Conditions:** By participating in the 2019 OnPoint Youth Challenge Prize Drawing, entrants and respective parents/guardians agree to indemnify and hold harmless OnPoint and their 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 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 2019 OnPoint Youth Challenge 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 DRAWING**, or any action that affects the administration, integrity, security, fairness or proper conduct of **THE 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 or terminate **THE 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 winners, send a stamped, self-addressed envelope to OnPoint Community Credit Union, PO Box 3750, Portland, OR 97208-3750, Attn: Marketing Services – 2019 OnPoint Youth Challenge Prize Drawing after the end of the promotion period. The list will be available to requests received on or before June 30, 2019.

9. **Eligibility:** The 2019 OnPoint Youth Challenge Prize Drawing is open to OnPoint members, ages 0-18 with parent/guardian consent for those under 18. Membership in OnPoint Community Credit Union subject to membership guidelines. See OnPoint representative for details or visit [www.onpointcu.com/membership](http://www.onpointcu.com/membership). OnPoint employees, volunteers, their children, step-children, grandchildren, and individuals living in the same household are ineligible. Void where prohibited or restricted by law. The 2019 OnPoint Youth Challenge 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.