

**OFFICIAL TERMS AND CONDITIONS
2023 BACK-TO-SCHOOL EDUCATOR & SCHOOL 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, August 23, 2023 – September 30, 2023, visit the OnPoint Educator Resources web page, explore the content, and submit a feedback form. The website URL is: <https://www.onpointcu.com/teacher-resources>.
3. **Only one entry per person is allowed, but a school could have multiple entries.**
4. **Prize and drawing details.** At the end of the promotion period, OnPoint will randomly select three (3) winning educators and three (3) winning schools. Three (3) winning educators will receive \$100 and three (3) winning schools will receive \$500 to be used to support education in winning educator's classroom. Winner does not need to be present to win. Winners will be chosen from all eligible entries. 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 total number of eligible entries received during the promotion period. The recipient school must be a K-12 public, private or charter institution operating and serving students in Oregon or Southwest Washington. The recipient educator must be a K-12 public, private or charter institution educator serving students in Oregon or Southwest Washington.
5. **Notification:** Winner does not need to be present to win. OnPoint will contact the winning schools and winning educators at the phone number listed on the winning entry forms by October 10, 2023. The winning schools and winning educators will have ten (10) calendar days from notification to accept the prize by contacting the Financial Education Team at financial.education@onpointcu.com. The prizes will be sent to the winning schools and educators by mail or may be picked up at an OnPoint branch. 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.
6. **General Conditions:** By participating in the OnPoint 2023 Back-to-School Educator and School Drawing, entrants 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 OnPoint 2023 Back-to-School Educator and School 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 2023 Back-to-School Educator and School 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 2023 Back-to-School Educator and School Drawing, or any action that affects the administration, integrity, security, fairness, or proper conduct of the OnPoint 2023 Back-to-School Educator and School 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 OnPoint 2023 Back-to-School Educator and School Drawing, or terminate the OnPoint 2023 Back-to-School Educator and School 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: Education Program Manager – OnPoint 2023 Back-to-School Educator and School Drawing after the end of the promotion period. The list will be available to

requests received on or before January 31, 2024.

7. **Eligibility:** The OnPoint 2023 Back-to-School Educator and School Drawing is open to all individuals eighteen (18) years or older as of August 1, 2023. OnPoint employees, directors, volunteers, and individuals living in the same household are ineligible. Void where prohibited or restricted by law. OnPoint 2023 Back-to-School Educator and School 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.