**OFFICIAL TERMS AND CONDITIONS**

**2024 FINANCIAL CAPABILITY MONTH SAVINGS CHALLENGE**

**ONPOINT COMMUNITY CREDIT UNION**

**PO BOX 3750**

**PORTLAND, OR 97208-3750**

1. **Definition of Terms.** For the purpose of this document, the 2024 OnPoint Financial Capability Month Savings Challenge Prize Drawing may be referred to as “**THE DRAWING**.” The winners may be referred to collectively as “**THE WINNERS**.”

2. **No purchase is necessary. Must be 18 years of age or older to enter. One entry per person.** All entries have an equal chance of winning.

3. **How to enter:** During the promotion period, April 1 – April 30, 2024, members including ages 0-17 with parent/guardian permission may submit an entry form using the QR code at any OnPoint branch or at <https://www.onpointcu.com/savings-challenge>, or by calling 800.527.3932. For a list of OnPoint branches, visit www.onpointcu.com/locations.

4. **Prize:** At the end of the promotion period, OnPoint will randomly select twenty (20) winners. Ten (10) winners 18 years or older will be selected, plus ten (10) winners ages 0-17 with parent/guardian permission. **THE WINNERS** will each receive one (1) $250 deposit into their OnPoint savings account. A $250Visa® Gift Card may be awarded instead of a savings account deposit at the sole discretion of OnPoint. Winners will be provided a 1099 for tax reporting purposes. Any taxes associated with the bonus will be the sole responsibility of the winners.

5. **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 anOnPoint savings account. Winners under age 18 must have consent of parent/guardian to accept the prize. The prize will be awarded to the member whose name appears on the twenty (20) 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.

6. **Notification:** Winners or their parents/guardians will be notified via email or phone by May 10, 2024. **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. The $250 prize will be deposited within ten (10) business days after acceptance. 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.

7. **General Conditions:** By participating in the 2024 OnPoint Financial Capability Month Savings Challenge Prize Drawing, entrants and respective parents/guardians 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 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 2024 OnPoint Financial Capability Month Savings 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 – 2024 OnPoint Financial Capability Month Savings Challenge Prize Drawing after the end of the promotion period. The list will be available to requests received on or before June 30, 2024.

8. **Eligibility:** The 2024 OnPoint Financial Capability Month Savings Challenge Prize Drawing is open to OnPoint members, including ages 0-17 with parent/guardian consent. Any current or past members of OnPoint must have/had their account in good standing and have not caused a loss to the credit union in order to receive winnings. Becoming an OnPoint member is subject to membership guidelines. See OnPoint representative for details or visit www.onpointcu.com/membership. OnPoint employees, board members, volunteers, their children, step-children, grandchildren, and individuals living in the same household are ineligible. Void where prohibited or restricted by law. The 2024 OnPoint Financial Capability Month Savings 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 by OnPoint as final in all matters relating to this promotion.