

**OFFICIAL TERMS AND CONDITIONS  
VANCOUVER WATERFRONT BRANCH GRAND OPENING 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, December 7, 2019, visit the Vancouver Waterfront branch of OnPoint Community Credit Union to complete and submit an entry form. OnPoint's Vancouver Waterfront branch is located at: 611 Columbia Way, Vancouver, Washington 98660.
3. **Prize and drawing details.** At the end of the promotion period, OnPoint will randomly select one (1) winner from all eligible entries. Winner will receive an OnPoint Visa Gift Card valued at \$500. 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.
4. **Notification:** Winner does not need to be present to win. OnPoint will contact the winner at the phone number listed on the winning entry form. The winner will have ten (10) calendar days from notification to accept the prize by contacting OnPoint's Vancouver Waterfront Branch Manager or Marketing department at 503.228.7077 ext. 5268. The winner will be responsible for transporting the prize from OnPoint's premises. 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.
5. **General Conditions:** By participating in the OnPoint Vancouver Waterfront Branch Grand Opening Event 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 Vancouver Waterfront Branch Grand Opening Event 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 Vancouver Waterfront Branch Grand Opening Event 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 Vancouver Waterfront Branch Grand Opening Event Prize Drawing, or any action that affects the administration, integrity, security, fairness, or proper conduct of the OnPoint Vancouver Waterfront Branch Grand Opening Event 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 Vancouver Waterfront Branch Grand Opening Event Drawing, or terminate the OnPoint Vancouver Waterfront Branch Grand Opening Event 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 Services – OnPoint Vancouver Waterfront Branch Grand Opening Event Prize Drawing after the end of the promotion period. The list will be available to requests received on or before December 14, 2019.
6. **Eligibility:** OnPoint Vancouver Waterfront Branch Grand Opening Event Prize Drawing is open to all individuals eighteen (18) years or older as of December, 7 2019. OnPoint employees, directors, volunteers, and individuals living in the same household are ineligible. Void where prohibited or restricted by law. OnPoint Vancouver Waterfront Branch Grand Opening Event 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.