

**OFFICIAL TERMS AND CONDITIONS  
ONPOINT 90 YEAR CELEBRATION PRIZE SWEEPSTAKES**

**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 promotional period, which occurs during normal business hours between November 1, 2022 and November 30, 2022, visit any OnPoint branch to complete and submit an entry form or complete and submit the digital entry form at <https://www.onpointcu.com/win-500> to receive one (1) entry into the sweepstakes. Hours vary by location, call 503.228.7077 or visit [onpointcu.com](https://www.onpointcu.com) for branch locations and hours. Limit one entry per person and a maximum of one prize per person.
3. **Prize and drawing details.** On Thursday, December 1, OnPoint will randomly select one (1) winner from all eligible entries from each OnPoint Fred Meyer location, two (2) winners from all eligible entries at each of the other 35 OnPoint locations, and two (2) winners drawn from all eligible digital entries submitted online at <https://www.onpointcu.com/win-500>. Each of the 92 winners will receive either: a \$500 direct deposit into their OnPoint checking or savings account, or a cashier's check (if the winner is not an OnPoint member). 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 or email address listed on the winning entry form. The winner will have ten (10) calendar days from notification to accept the prize by contacting the OnPoint Marketing department at 503.228.7077 ext. 5268. The winner will be responsible for transporting the prize from OnPoint's premises, if applicable. 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 90 Year Celebration Sweepstakes, 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 90 Year Celebration Sweepstakes 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 90 Year Celebration Sweepstakes-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 90 Year Celebration Sweepstakes drawing, or any action that affects the administration, integrity, security, fairness, or proper conduct of the OnPoint 90 Year Celebration Sweepstakes 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 90 Year Celebration Sweepstakes, or terminate the OnPoint 90 Year Celebration Sweepstakes 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 – OnPoint 90 Year Celebration Sweepstakes after the end of the promotion period. The list will be available to requests received on or before December 12, 2022.
6. **Eligibility:** OnPoint 90 Year Celebration Sweepstakes is open to all individuals eighteen (18) years or older as of November, 1, 2022. OnPoint employees, directors, board members, volunteers, and individuals living in the same household are ineligible. Void where prohibited or restricted by law. OnPoint 90 Year Celebration Sweepstakes 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.