

**OFFICIAL TERMS AND CONDITIONS  
2022 ONPOINT WINTERFEST VISA GIFT CARD 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:** Complete and submit entry forms at the OnPoint table located in the Wonderland Marketplace at WinterFest. WinterFest will be held February 18-20, 2022 at the Deschutes County Expo Center in Redmond, OR. Hours and directions can be found at [www.oregonwinterfest.com](http://www.oregonwinterfest.com).
3. **Prize Drawing Details:** At the end of the entry period, OnPoint will randomly select two (2) winners from all eligible entries. The prize will be awarded to the person whose name appears on the entry form selected randomly during the prize drawing. The winner will be drawn at OnPoint's corporate headquarters. Winner does not need to be present to win.
4. **Prize:** Two (2) winners will each receive one (1) OnPoint Visa Gift Card valued at \$250. All Federal and state 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.
5. **Notification:** Winner does not need to be present to win. Winner will have ten (10) calendar days from notification to accept the prize by contacting OnPoint's Marketing department at 503.228.7077 ext. 5268. Once accepted, OnPoint will mail via US Postal Service the winner their prize. If a selected winner fails to claim a prize, an alternate winner will be selected. By accepting and/or using 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 2022 OnPoint WinterFest Visa Gift Card Prize 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 or arising from participation in the 2022 OnPoint WinterFest Visa Gift Card Prize 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 2022 OnPoint WinterFest Visa Gift Card 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 2022 OnPoint WinterFest Visa Gift Card Prize Drawing, or any action that affects the administration, integrity, security, fairness, or proper conduct of the 2022 OnPoint WinterFest Visa Gift Card 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 the 2022 OnPoint WinterFest Visa Gift Card Prize Drawing, or terminate the 2022 OnPoint WinterFest Visa Gift Card 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 winners, send a stamped, self-addressed envelope to OnPoint Community Credit Union, PO Box 3750, Portland, OR 97208-3750, Attn: Marketing— 2022 OnPoint WinterFest Visa Gift Card Prize Drawing after the end of the promotion period. The list will be available to requests received on or before April 1, 2022.
7. **Eligibility:** The 2022 OnPoint WinterFest Visa Gift Card Prize Drawing is open to all individuals eighteen (18) years or older as of February 18, 2022. OnPoint employees, volunteers, their immediate family members, and individuals living in the same household are ineligible. Void where prohibited or restricted by law. The 2022 OnPoint WinterFest Visa Gift Card 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. No purchase necessary. OnPoint membership is not required to enter the OnPoint WinterFest Visa Gift Card Prize Drawing.