



**Rock Valley Credit Union (RVCU)
Wags Club Kids Savings Promotion Rules**

No purchase is necessary to enter or win.

**Membership in RVCU Wags Club Kids Savings and deposit into
RVCU Primary Share Account during promotion period is required to enter.
Must be 17 or younger to win.**

To Enter: One promotion occurs each quarter of the year. The promotion periods are as listed:

- 1) Jan. 1 at 12:00 a.m. - March 31 at 11:59 p.m.
- 2) April 1 at 12:00 a.m. - June 30 at 11:59 p.m.
- 3) July 1 at 12:00 a.m. - Sept. 30 at 11:59 p.m.
- 4) Oct. 1 at 12:00 a.m. - Dec. 31 at 11:59 p.m.

Entries must be received in the above listed time frame to be entered to win for the given promotion period (collectively, the "Promotion Periods" and each a "Promotion Period").

All eligible existing Wags Club Kids Savings members and new eligible Wags Club Kids Savings members that submit the "Wags Club Kids Savings Enrollment Form" by dropping it by an RVCU branch or mailing it to RVCU by the end of any Promotion Period will be automatically entered in that periods promotion and the remainder of any Promotion Periods, unless requested otherwise. In addition to enrollment in Wags Club Kids Savings, a single deposit of at least \$1 must be made into a RVCU Primary Share Account within the past 90 days from the end of the applicable Promotion Period. Dividend deposits and fee reversals are not eligible deposits. The "Wags Club Kids Savings Enrollment Form" will be provided during the Promotion Periods at www.rockvalleycreditunion.org. The form will also be available in RVCU branch locations.

Eligibility: No purchase necessary to enter. Participants and winner(s) must be U.S. residents, be 17 or younger, and be a member of RVCU Wags Club Kids Savings as described herein. Must be a Wags Club Kids Savings member and deposited at least \$1 into a RVCU Primary Share Account prior to the end of each Promotion Period to be eligible to win during each Promotion Period. Wags Club Kids Savings members who joined prior to the commencement of the Promotion Periods are eligible to participate and win if the deposit requirements are met as described herein. Participants 17 and under must have a parent or guardian as a joint owner on the account and such parent or guardian must consent to enter into this Promotion. Employees of RVCU, its subsidiaries, advertising agency and the immediate family of any such persons (spouse, parents, siblings and children and each of their spouses) and persons living in the households of each of these individuals whether related or not are ineligible to enter and win. Only one (1) entry per person per Promotion Period. RVCU Wags Club Kids Savings members may only win two prizes during Promotion Periods, both current and future. Only one person per household may be a Wags Club Kids Savings winner in any one year period.



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Drawing: Within five (5) business days following the last day of each Promotion Period, a random drawing will be conducted of all eligible entries received during the just ended Promotion Period. There will be one (1) drawing for each of the four (4) Promotion Periods throughout the year. One (1) winner per period will be selected through a random and standard drawing to be conducted by RVCU in its sole and absolute discretion. Winners will be notified by telephone and need not be present to win.

Odds: Odds of winning are determined by the number of entries received. Many may enter but only one will win per Promotion Period.

Prizes: The winner of each Promotion Period will receive a \$500 deposit to their RVCU Primary Share. Total value of each prize will not exceed \$500. Total value of all four (4) prizes will not exceed \$2,000.00.

Prize Restrictions: Prizes are not transferable. Each winner is solely responsible for reporting and paying applicable state and federal taxes. The value of any prize awarded to a winner may be reported for tax purposes as required by law. Each winner must provide RVCU with valid identification and a valid taxpayer identification number or social security number before any prize will be awarded.

Prize Claims: Each winner will be notified by telephone. If a winner is disqualified or RVCU is unable to contact the winner after three (3) telephone attempts, RVCU reserves the right to conduct another drawing to determine an alternative winner or not to award that winner's prize, in its sole discretion. Winner has 14 calendar days from the date of the drawing to claim the prize. The winner must visit a RVCU branch during normal business hours in order to claim the prize. If a prize is unclaimed within 14 calendar days from the date of the drawing, the prize may be forfeited and awarded to an alternate winner.

Winner List: For the names of the winners, mail a self-addressed, stamped envelope to RVCU, Marketing Dept., 1201 Clifford Ave, Loves Park, IL 61111. Requests must be received by December 31 of the year following the year of the contest.

Publicity: By participating, all participants and winners grant RVCU the exclusive permission to use their names, characters, photographs, voices and likenesses in connection with the promotion of this and other drawings and/or sweepstakes and waive any claims to royalty, right or remuneration for such use. This includes the website and social media channels.

Decisions: By entering into the Promotion, entrants and their parents or guardians agree to abide by and be bound by these official rules, and to accept the decisions of RVCU as final. Entrants also agree to hold RVCU and each of its officers, directors, employees, members and representatives, and agents harmless from any liability arising from participation in this Promotion and/or the acceptance of the prize. RVCU and each of its officers, directors, employees, members and representatives, and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of entrants and/or winners arising from, or in connection with, acceptance of any prize awarded or participation in this Promotion. RVCU is not responsible for stolen, lost, late, misdirected, damaged, incomplete, or illegible entries, whether due to system errors or failures, faulty transmission or other telecommunications malfunctions, entries not received resulting from any hardware or software failures of any kind, lost or unavailable network connections, failed, incomplete or garbled computer or





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telephone transmissions, typographical or system errors and failures, technical malfunctions, spam filters, or otherwise. RVCU may prohibit an entrant from participating in the Promotion or winning a prize if, in its sole discretion, it determines that said entrant is attempting to undermine the legitimate operation of the Promotion or intending to annoy, abuse, threaten or harass any other entrants or RVCU. If for any reason this Promotion is not able to be conducted as planned, including, but not limited to, by reason of infection by computer virus, bugs, tampering, unauthorized intervention, fraud or any other causes beyond the reasonable control of RVCU which corrupt or affect the administration, security, fairness, integrity or proper conduct of the Promotion, then RVCU reserves the right at its sole discretion to cancel, terminate, modify or suspend the Promotion and randomly draw from those entries received up to the cancellation/suspension date. RVCU reserves the right to disqualify any participant or winner and may refuse to award any prize to a person who fails to follow these official rules or who is ineligible or has violated any rule, gained unfair advantage in participating in the Promotion, obtained winner status using fraudulent means or made any misrepresentations relative to the promotion and prize redemption. **CAUTION: ANY ATTEMPT BY AN ENTRANT TO DELIBERATELY DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE PROMOTION MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, RVCU RESERVES THE RIGHT TO SEEK REMEDIES AND DAMAGES (INCLUDING ATTORNEYS' FEES) FROM ANY SUCH ENTRANT TO THE FULLEST EXTENT OF THE LAW, INCLUDING CRIMINAL PROSECUTION. By participating, entrants acknowledge and represent that they unconditionally agree to be bound by these Official Rules and the decisions of RVCU, which are binding and final in all matters relating to this Promotion and waive any right to claim ambiguity in the Promotion or these Official Rules.**

Class Action Waiver: No member or account holder may maintain or pursue against the credit union a class action, class-wide arbitration, or private attorney general action. Nor shall any class action, class-wide arbitration, or private attorney general action be pursued by a member against the credit union in any arbitration or in any court proceeding, regardless of when the claim or cause of action arose or accrued, or when the allegations or facts underlying the claim or cause of action occurred.

Resolution of Disputes: Refer to the BINDING ARBITRATION AND CLASS ACTION WAIVER section contained within the Terms and Conditions of Your Account. THE BINDING ARBITRATION AND CLASS ACTION WAIVER SECTION CONTAINS IMPORTANT INFORMATION REGARDING YOUR ACCOUNTS AND ALL RELATED SERVICES. IT PROVIDES THAT EITHER YOU OR WE CAN REQUIRE THAT ANY DISPUTES BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO A JURY TRIAL AND THE RIGHT TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING. IN ARBITRATION, THE DISPUTE IS SUBMITTED TO A NEUTRAL PARTY, AN ARBITRATOR, INSTEAD OF A JUDGE OR JURY. ARBITRATION PROCEDURES MAY BE MORE LIMITED THAN RULES APPLICABLE IN COURT.

Miscellaneous: This Promotion is void where prohibited. RVCU may substitute prizes of equivalent value, amend the rules or discontinue the Promotion at any time. RVCU disclaims any responsibility to notify participants of any aspect related to the conduct of this Promotion. Written copies of these rules are available during normal business hours at any RVCU location and by mail upon written request to





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RVCU, Marketing Dept., 1201 Clifford Ave, Loves Park, IL 61111 with a stamped, self-addressed return envelope. All entries become the property of RVCU and will not be returned.

Compliance with Law: The conduct of this Promotion is governed by the applicable laws of the State of Illinois.

Promoted and Sponsored by: RVCU, 1201 Clifford Ave, Loves Park, IL 61111

