

New Horizons Credit Union – National Credit Union Youth Month Contest
“Save Small. Dream Big.”

1. Eligibility: No obligation necessary to participate and win. All participants must be legal guardians of the New Wave Youth Saver (minor) and be 19 years of age or older (Alabama resident) or 18 years of age or older (Florida resident) at time of contest participation.

2. How to Enter Contest: In order to enter, participants must open a New Wave Youth Saver Account, be a Joint Owner of that New Wave Youth Savers Account, and deposit the minimum \$25 Share requirement starting April 1, 2022 through April 30, 2022 to be entered to the drawing to win. Contest starts April 1, 2022 and ends April 30, 2022. Each New Wave Youth Savers Account opened during the Contest period will be eligible for one Entry into drawing. Existing New Wave Youth Saver Account holders will be entered one-time with their first deposit of \$25 or more into their New Wave Youth Savers Account during contest time period.

NO PURCHASE NECESSARY: To enter the contest without an Entry, send self-addressed, stamped envelope to: New Horizons CU P.O. Box 2966, Mobile, AL 36652, ATTN: Marketing Department “Youth Month”. Mailed entries must contain a full name, address, phone number, email address, and a 250-word minimum essay on what “*Save Small. Dream Big.*” means to you which must be received by April 30, 2022. One Entry per envelope. No copies allowed.

New Horizons Credit Union will not be responsible for incomplete, lost, late, misdirected or illegible entries, or for failure to receive entries. All entries become property of New Horizons Credit Union, and none will be returned. Any questions regarding the number of entries submitted shall be determined by New Horizons Credit Union in its sole discretion, and New Horizons Credit Union reserves the right to disqualify any entries by persons determined to be tampering with, violating, or abusing any aspect of the contest.

3. Contest Entry Requirements: In the event the Credit Union, in its sole discretion, determines that any entry does not comply with these Official Rules or does not otherwise comply with regulatory guidelines, Credit Union reserves the right to disqualify the entry.

4. Determining the Winner: A Credit Union contest committee will select one (1) random winner from all entries received. One (1) winner will be announced via New Horizons Credit Union Facebook by Friday, May 13, 2022, at 10 a.m. CT. The winner does not have to be present to win. The winner will be contacted via phone or email. The winner will be responsible for picking up the prize at a designated New Horizons CU office.

5. Prizes: One (1) \$100 VISA Gift Card will be awarded to the winner. Federal, state, and local taxes are the sole responsibility of the winner. Odds of winning depends on the number of entries – example: 100 entries mean odds of 1 in 100 of winning.

A Credit Union employee will attempt contact with the prize winners and the prize winners up to five times. Failure of the winners to claim prize may result in disqualification of winner, forfeiture of his or her interest in all prizes. Winners will be required to pick up prize at a New Horizons Credit Union branch in person, providing proof of eligibility for prize won and completing and signing an affidavit of eligibility and a liability and publicity release. Failure of any Winner to timely visit the Credit Union in person and sign and return any required affidavit and release, or to claim a prize or comply with any term or condition of these Official Rules, will result in drawing Winner's disqualification and the forfeiture of his or her interest in the prize. Winners may waive their right to receive prizes. Prizes are non-assignable and nontransferable. No substitutions allowed by winner. Prizes and individual components of prize packages are subject to availability and the Credit Union reserves the right to substitute prizes of equal or greater value.

6. Participation: By participating, entrants agree to be bound by these Official Rules and the decisions of the Contest. Participants agree to be contacted by the Credit Union. Except where prohibited, acceptance of any prize constitutes winner's consent to the publication of his or her name, biographical information, and likeness in any media for any commercial or promotional purpose, without limitation the Internet, or further compensation. Prizes not won and

claimed by eligible winners in accordance with these Official Rules will not be awarded and will remain the property of the Credit Union.