



Solutions for the Real World

National CU Youth Month New Wave Youth Contest Official Rules April 1- April 30, 2021

What Are You Saving for, and How Are You Saving for It?

Members of New Horizons Credit Union who are enrolled in the New Wave Youth Club are eligible to enter and participate. There is no purchase necessary to participate. **Contest begins at 9am CT on April 1, 2021 and ends at 6am CT on April 30, 2021.**

New Horizons Credit Union will award three (3) winners with \$50 to be deposited into each winner's primary share (savings) account. Federal, state and local taxes are the sole responsibility of the contest winner. The prize(s) may be subject to IRS reporting. Contest is subject to all applicable federal, state, and local laws and regulations. No substitutions or transfers of prize(s) permitted except at sole discretion of New Horizons Credit Union.

This contest will be advertised via New Horizons Credit Union's social media outlets, on New Horizons Credit Union's website at NewHCU.org on the New Wave Youth Account webpage, and on the New Wave Savers Spring mailouts.

1. To enter, qualifying participants must submit a drawing on an 8.5"x11" paper (if aged 8 and under) or a 500 word or less essay (if over 8 years old) to marketing@newhcu.org or to their nearest NHCU branch. The drawing or essay – determined by the age group - should answer the following questions: **What Are You Saving for, and How Are You Saving for It?** The contest will be divided into three age groups: **Group 1:** Ages 8 & under; **Group 2:** Ages 9-14; and **Group 3:** Ages 15-18. ***Age of participant will be determined based on their birthday and their age as of April 1, 2021.***

2. Participants must be members of New Wave Savers Club and be in good standing with New Horizons Credit Union. If membership cannot be verified, the participant will be disqualified from the contest.

3. **New Horizons Credit Union reserves the right to monitor and remove any inappropriate submission and may report such actions to appropriate authorities.**

4. New Horizons Credit Union will choose the winner(s) by reviewing each member(s) entries received by the deadline. New Horizons Credit Union will not be responsible for incomplete, lost, late, misdirected or illegible drawings or essays, or required forms or for failure to receive either. Odds of winning depends on the number of entries received. **New Horizons Credit Union reserves the right to disqualify any drawings or essays and participation by persons determined to be tampering with, violating, or abusing any aspect of the contest.**

5. The winner(s) will be announced on our social media outlets, website, New Wave Savers Newsletters, and member newsletter.

6. The winners will be contacted by the telephone number on record, by email, or by mail to the address on record by May 10, 2021. A Credit Union employee will attempt contact with the prize winner and the prize winner up to five times. Failure of winner to claim prize may result in disqualification of winner, forfeiture of his or her interest in all prizes. Winner may be required to provide proof of eligibility for prize won. Winners may waive their right to receive prizes.

7. The \$50 will be directly deposited into the winners' account by May 20, 2021. Federal, state and local taxes are the sole responsibility of the contest winner. The prize(s) may be subject to IRS reporting. Contest is subject to all applicable federal, state, and local laws and regulations. No substitutions or transfers of prize(s) permitted except at sole discretion of Sponsor.

8. By participating, the member agrees 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 claimed by eligible winners in accordance with these Official Rules will not be awarded and will remain the property of the Credit Union.

How to Submit:

1. Email marketing@newhcu.org with your essay or drawing. Include a phone number, email address, full name, and age category of entry.
OR
2. Drop off at any branch. Include a phone number, email address, full name, and age category of entry.