



CITY & COUNTY CREDIT UNION SCHOLARSHIP

Official Contest Rules and Disclosures

At City & County Credit Union, our mission is to empower our community do more. We believe in putting purpose over profits and investing and giving back to our members to create strong, more resilient community.

To help cut the cost of higher education and empower our members to do more, **City & County Credit Union is giving away ten, \$1,000 college scholarships** to City & County members continuing their education.

CITY & COUNTY CREDIT UNION SCHOLARSHIP CONTEST OFFICIAL RULES & DISCLOSURES

1. NO PURCHASE OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS CONTEST. MEMBERSHIP IS REQUIRED TO WIN THIS CONTEST.
2. ELIGIBILITY. All applicants must meet the following criteria:
 - a. Must be a member of City & County Credit Union and account must be in good standing.
 - b. Must be planning to attend or already be enrolled in an undergraduate or graduate (both master and doctorate) program at an accredited school. Both traditional (graduating high school seniors) and non-traditional (returning to or continuing college) students are encouraged to apply.
 - c. Must be enrolled at an accredited school in the school year immediately following the receipt of the scholarship award.
 - d. Must be a U.S. citizen or a legal resident of the U.S.
 - e. City & County Credit Union Board Members, Supervisory Committee Members, Employees, and/or immediate household family members of any of these groups are not eligible for consideration.
 - f. In consideration of this scholarship, no applicant will be discriminated against on the basis of sex, marital status, race, color, religion, national origin, or age.
3. ODDS OF WINNING. Dependent upon number and quality of those entries.
4. SPONSOR. City & County Credit Union ("the Credit Union") is the sponsor of the Scholarship Contest. The Credit Union's business address is 144 11th Street East, Saint Paul, MN 55101.
5. HOW TO ENTER. Entries are accepted only at cccu.com/scholarship from 9:00 a.m. August 7, 2023 until 11:59 p.m. October 5, 2023. All entrants will complete online application. All entries become the property of City & County Credit Union. Only one submission per member allowed.
 - a. Written submissions.
 - Fill out online application.
 - Enter essay response in the text field in the application.
 - Essay must be original work.
 - Omit names of applicants, their relatives and financial institution.
 - Must be between 250-500 words.

- b. Include a photograph with application for City & County CU winner publicity publications (i.e. Newsletter, website, social media, media releases, etc.). Photographs will not be submitted to judges reviewing submissions.
6. SCHOLARSHIP WINNERS. Ten essay entries will receive a \$1,000 scholarship award for a total of \$10,000 in total scholarship awards. Award recipients will be notified by January 31, 2024.
 - a. Funds must be used at an accredited school in the school year immediately following the receipt of the scholarship award for educational expense (tuition, books, fees, etc.)
 - b. Their Funds will be made payable to the student upon submission of verified registration.
 - c. Taxes on award, if any, are the winner's sole responsibility.
 - d. As a condition of receiving a prize, each winner must consent to the use of their name, and likeness in City & County Credit Union promotional materials not limited to Facebook.
7. SELECTION OF WINNERS. Winners will be selected by a committee of CCCU staff member judges. Each judge will receive a scholarship packet to review. They will pick their top two scholarship submissions and score them using a rubric. Areas of consideration on the rubric include meeting the length requirement, use of proper grammar and spelling, effectively answering the question, essay flow, and originality/creativity of ideas. All top scholarship applicants will be returned – the 10 applicants with the highest scores will each win a \$1,000 scholarship. If there is a tie, the tying scholarship submissions be sent to the Board of Directors to determine the winners.
8. DISCLAIMER. Scholarship contest is void outside the United States and entrants must be present in the United States at the time that they enter. Void where prohibited by law. By participating in the Scholarship contest, each entrant fully and unconditionally agrees to be bound by and accepts these Official Rules and the decisions of City & County Credit Union (including, without limitation, decisions regarding eligibility of entries, the selection of entrants and winners, and the awarding of prizes), which are final and binding in all respects. You agree that City & County Credit Union, and its advertising agencies, affiliates, officers, directors, agents and employees (the "Released Parties") are not responsible for any claim, injury, loss, or damage to any person or property that arises out of acceptance or use of any prize. By submitting an entry, the entrant represents and warrants that the entry contains no content that infringes on the intellectual property rights of third parties.
9. City & County CU is not responsible for: (a) incorrect or inaccurate transcription of entry information or late, lost, stolen, unintelligible, illegible, damaged, mutilated, altered, incomplete, misdirected entries or entries received through impermissible or illegitimate channels, all of which will be disqualified; (b) technical failures of any kind, including but not limited to the malfunctioning of any telephone, computer online systems, computer equipment, website, server provider, network, hardware or software; (c) unauthorized intervention in any part of the entry process or the scholarship contest; (d) printing, typographical, electronic or human errors which may occur in the offer or administration of the scholarship contest or the processing of entries; or (e) any injury or damage to persons or property, which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the scholarship contest, or from viewing, playing or downloading any material from City & County CU's website or Facebook page, regardless of whether the material was prepared by City & County CU or a third party, and regardless of whether the material is connected to City & County CU's website by a hypertext link.
10. RELEASE OF LIABILITY. By participating, each entrant (and, if a minor, their parent or legal guardian) agrees to release, discharge, and hold harmless City & County Credit Union (and advertising and promotion agencies), and the respective officers, directors, employees, agents, and representatives of the forgoing (collectively, "**Released Parties**") from any and all injuries, liability, losses, and damages of any kind to persons, including death, or property resulting, in whole or in part, directly or indirectly, from student's participation in the Scholarship contest or any Scholarship contest-related activity or the acceptance, possession, use, or misuse of any awarded prize.

Persons who tamper with or abuse any aspect of CCCU's Scholarship contest, who act in an unsportsmanlike or disruptive manner, or who are in violation of these Official Rules, as solely determined by Sponsor, will be disqualified and all associated entries will be void. Should any portion of the Scholarship contest be, in Sponsor's sole opinion, compromised by

non-authorized human intervention or other causes which, in the sole opinion of the Sponsor, corrupt or impair the administration, security, fairness or proper play, or submission of entries, Sponsor reserves the right, at its sole discretion, to suspend, modify, or terminate the Scholarship contest and, if terminated, at its discretion, award the prizes from among all non-suspect, eligible entries received up to time of such action using the judging procedure outlined above or as otherwise deemed fair and appropriate by Sponsor.

11. PRIVACY. City & County Credit Union does not sell, trade or release your email address to outside third parties. By participating in this program, you agree to receive email communications from the Credit Union.
12. City & County CU reserves the right to terminate, suspend or modify the scholarship contest at any time.