

## **CITY & COUNTY CREDIT UNION MEMBER APPRECIATION DAY OFFICIAL RULES**

- 1. NO PURCHASE OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS CONTEST. MEMBERSHIP IS REQUIRED TO WIN THIS CONTEST.**
- 2. EACH CONTEST ENTRY WILL HAVE AN EQUAL CHANCE OF WINNING.**
- 3. Consumer Disclosure:** Odds of winning are based upon the number of entries.
- 4. Sponsor:** City & County Credit Union ("the Credit Union") is the sponsor of the Contest. The Credit Union's business address is 144 11th Street East, Saint Paul, MN 55101.
- 5. Contest Period:** The Contest starts 10/1/2025 at the opening of business at the branch of entry and ends at the close of business of the branch of entry on 10/31/2025. Branch hours posted on website, [www.cccu.com](http://www.cccu.com) ("Contest Period").
- 6. Contest Entries: ONE ENTRY PER MEMBERSHIP.** Entry will remain eligible through the end of the Contest period. How to submit your entry: Make a donation to the Member Appreciation Month fundraiser benefitting local food shelves to receive a paper drawing slip during Contest Period at any City & County Credit Union or Mill City, a Division of City & County Credit Union branch. Submit drawing slip to the branch to be entered into the drawing. No other entry methods permitted.
- 7. Eligibility:** Credit Union employees, officials, and members of their immediate families are not eligible to participate in the Contest. To qualify for the Contest, all entrants must be at least 18 years of age, and be a member of The Credit Union. By entering this Contest, entrants accept and agree to be bound by these Official Rules and the decisions of The Credit Union. Contest void where prohibited by law.
- 8. Prize Drawings:** The drawing for the prizes will be held by 11/14/2025. All eligible entries received on or before 5:00 PM on 10/31/2025 qualify for the prize drawings. The winners need not be present and will be notified via contact information provided at entry. Winner must respond to communication (email/phone) by 11/28/2025 or the prize will be given to the next randomly selected winner.  
Prizes:
  - One (1) City & County Reusable Tote Bag & a \$50 Visa Gift Card at each City & County Credit Union branch for a total of eight (8) prizes
  - One (1) Mill City Reusable Tote Bag & a \$50 Visa Gift Card at each Mill City, a division of City & County Credit Union branch for a total of five (5) prizes
- 9. Liability/General Rules:** The Credit Union is not responsible for any loss which may occur in connection with the Contest. Entrant agrees to hold the Credit

Union harmless from any liability arising from participation in the Contest or the acceptance, receipt, possession, or misuse of the prize. The Credit Union 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, receipt, possession, or use/misuse of prizes awarded or participation in this Contest. The Credit Union is not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking, or by any of the equipment or programming associated with the Contest. Prizes cannot be substituted, converted to cash, assigned, or transferred by winners (unless otherwise stated in rules). The Credit Union reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Contest and redemption of a prize. The Credit Union reserves the right to terminate, suspend or modify the Contest at any time. Notice of any significant changes to the Contest or its rules shall be posted at [cccu.com](http://cccu.com)

**10. Tax Issues:** Winners are responsible for all tax consequences (if any) from the prizes.

**11. Choice of Law:** All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and the Credit Union in connection with the Contest, shall be governed by, and construed in accordance with, the substantive laws of the State of Minnesota, USA, without regard to choice of law rules.

**12. Publicity Authorization:** The winner agrees to permit the Credit Union to utilize his/her name and likeness in promotional and other Credit Union materials, without additional compensation or permission, except where prohibited by law.