

## CITY & COUNTY CREDIT UNION READ-A-THON CONTEST OFFICIAL RULES

- 1. NO PURCHASE OF ANY KIND IS NECESSARY TO ENTER 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 11<sup>th</sup> Street East, Saint Paul, MN 55101.
- 5. Contest Period:** The Contest starts 04/06/2026 at 9:00 AM and ends 04/17/2026 at 5:00 PM ("Contest Period").
- 6. Contest Entries:** Entries will remain eligible through the end of the Contest period. How to submit your entries:  
1) Parents or guardians check out Money on the Bookshelf books at a CCCU branch or books from the official suggested reading list. 2) Kids will read three Money on the Bookshelf books or three books from our suggested reading list. 3) Parents or guardians must validate which three books their child read using our Survey via QR code in branch or available on the Read-A-thon website launch page. 4) Families can submit one entry per child. All steps must be complete to be a valid entry. No other entry methods permitted. Limit of one entry per child.
- 7. Eligibility:** Credit Union employees, officials, and members of the immediate families of employees and/or officials are not eligible to participate in the Contest. To qualify for the Contest, all entrants must be a member of the Credit Union and be age 0-14 at time of entrance. By entering this Contest, you 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 Award:** Six winners will be selected from all entries. The winner selection will be held by 04/27/2026. All eligible entries received on or before 5:00 PM on 04/17/2026 qualify for the prize drawings. The winners need not be present and will be notified via the submitted contact information. If winner does not claim prize within one week of notification, a new winner will be selected.  
  
**Prize:** One (1) \$25 Savings Account Bonus deposit to membership savings account held in the name of the winner and one (1) Get Ready for Summer Kit per winner. Prize must be picked up at nearest branch.
- 9. Winner List:** The winners first name and last name initial will be posted to the Credit Union's social media pages.
- 10. 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)

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This promotion is in no way sponsored, endorsed or administered by, or associated with, any social media platform.

- 11. Tax Issues:** Winners are responsible for all tax consequences (if any) from the prizes.
- 12. 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.
- 13. Publicity Authorization:** The winner agrees to permit the Credit Union to utilize his/her first name and last name initial, in promotional and other Credit Union materials, without additional compensation or permission, except where prohibited by law.