

Premier Credit Union Grand Opening Contest
Official Contest Rules as of: January 9, 2023

Contest one – New Membership Contest

1. *To enter:* Open a new Premier Credit Union membership account anytime up to 30 days after the Urbandale Branch officially opens. Must be 18 years of age or older to open account and meet all standard account opening qualifications including minimum \$5 account opening deposit limit. Limit one entry per new account only. Must enter in person at 10951 Meredith Drive in Urbandale. Annual Percentage Yield (APY) is .10%. Two winners will be chosen.
2. *Prize:* Prize value is: \$250 which contains VISA gift cards and other promotional items. Two (2) prize packages available.

Contest two – Existing Members Contest

1. *To enter:* All Premier Credit Union account holders are eligible. Must be 18 years of age or older at the time of promotional period and be in good standing per credit union qualifications. Limit one entry per unique name on account. Must enter in person at 10951 Meredith Drive in Urbandale.
2. *Prize:* Prize value is: \$100. Winnings to be given to account holder who will have the option of depositing the winnings into their account or taking the winnings in the form of a VISA gift card.

Contest three – First 10 New Accounts Contest

1. *To enter:* Open a new Premier Credit Union membership account anytime up to 30 days after the Urbandale Branch officially opens. Must be 18 years of age or older to open account and meet all standard account opening qualifications including minimum \$5 account opening deposit limit. Limit one entry per new account only. Must enter in person at 10951 Meredith Drive in Urbandale. Annual Percentage Yield (APY) is .10%. The first ten (10) individuals to open will automatically win the prize.
2. *Prize:* Prize value is: \$25. Winnings to be given to account holder who will have the option of depositing the winnings into their account or taking the winnings in the form of a VISA gift card.

Additional Rules and Regulations

1. *Prize restrictions:* Prize is non-transferable, Premier Credit Union assumes no responsibility for the prize after it is awarded. Winners will be eligible to win only one of the three contests listed in the above rules. Premier Credit Union Employees and Board Members and their immediate families are ineligible. Eligible parents or guardians of any winners must be 18 years of age or older at the time of prize reception. No purchase necessary to win.
2. *Drawing:* On or around 30 days after the contest begins. The prizewinners for contest one and contest two will be randomly selected from all eligible received entries. Winners need not be present to win. Winners will be contacted shortly thereafter by email address or telephone number provided during account opening, or via existing contact information for current members.
3. *Odds:* Odds of being selected as a contest winner will depend on the total number of eligible entries received.
4. *Additional Terms:* By participating, entrants agree to a.) The Official Rules and the decision of the employees and Premier Credit Union, which shall be final in all respects; b.) Release, discharge and hold harmless, Premier Credit Union and their officers, directors, and employees from any liability, claims, or damages arising out of their participation in the contest, and the acceptance, use, misuse, or possession of any prize. By accepting a prize, the winner agrees to, where legal, the use of their names and/or likenesses for advertising and publicity purposes without additional compensation or consideration. Premier Credit Union reserves the right to disqualify any entrant if the contest rules have

been violated in any way. Any prize not claimed on determined date range are forfeited and become the sole property of Premier Credit Union. Rules are subject to change without notice. Decisions of Premier Credit Union are final. Premier Credit Union is not responsible for the printing of or typographical errors in any contest related materials; for lost, late, misdirected, damaged, or incomplete entries. Premier Credit Union is not responsible for unsuccessful attempts for sign up relating to Internet/server problems. Premier Credit Union reserves the right to cancel or modify the sweepstakes if fraud or technical failures compromise the integrity of the contest as determined by Premier Credit Union, in its sole discretion.

5. *Taxes:* Winner assumes financial obligations for local, state, and federal taxes and all applicable fees based on the value of the prize. In accordance with IRS regulations, any winner receiving a prize(s) valued at \$600 or more in a given calendar year is furnished a copy of IRS Form 1099 (miscellaneous income).