

Spring Line of Credit Contest

Official Contest Rules and Regulations

Westoba Credit Union's (The Sponsor) "**Spring Line of Credit Contest**" (The Contest) will be conducted in Canada only. No purchase necessary. Participants must be the age of majority in the province of Manitoba or older at the time of entry. Void in whole or part where prohibited by law. Entry in this Contest constitutes acceptance of these contest rules (The Rules).

1. CONTEST PERIOD:

The contest begins at 09:00 a.m. Central Time ("CT") on Friday, April 5th, 2019 and ends at 11:59 p.m. CST on Saturday, June 1st, 2019. ("Contest End Date").

2. ELIGIBILITY:

The Contest is open to all legal residents of Canada who are the age of majority or older at the time of entry into the contest. Westoba staff and immediate family are ineligible.

3. HOW TO PARTICIPATE:

There is two methods to participate:

- a. Within the Contest Period meet with a Westoba employee to discuss a Line of Credit (LOC) prime interest rate. On approved credit eligible amounts range from \$10,000 up to \$20,000. Prime is until December 1st, 2019. Westoba Prime rates listed at Westoba.com and are subject to change without notice. Competitive rate of prime plus 4% to be applied effective December 1, 2019. When you meet with a Westoba employee regarding the line of credit request you will be entered into a draw for the \$1,000 cash deposit into the membership of the approved LOC.
- b. **NO PURCHASE NECESSARY:** To enter without meeting with a Westoba employee, submit your hand-printed name, address, city, province or territory, postal code, day and evening telephone numbers, email address, and a unique and original 100-word or more handwritten essay on "HOW YOU WOULD USE \$1,000 TO HELP YOUR FINANCIAL DREAMS COME TRUE.", and mail-in a postage stamped envelope, or drop off to:

MAKING YOUR FINANCIAL DREAMS COME TRUE ESSAY
220 10th Street Unit C, 2nd Floor Brandon, MB R7A 4E8

Limit of one (1), entry per membership application during the Contest Period.

4. PRIZE:

There will be one (1) grand prize consisting of a \$1,000 cash deposit into a Westoba Credit Union membership account of the chosen by random draw winner.

The prizes must be accepted as awarded. The prizes may not be sold, transferred and are not convertible. Contest Sponsors reserve the right to substitute the prize in whole or in part in the

event that all or any component of the prize is unavailable. Prize winner is solely responsible for all costs not expressly described herein.

5. WINNER SELECTION:

The winners will be selected at random and on Monday, June 17th, 2019.

6. PRIZE AWARDING:

If you are selected you will be provided with specific instructions on what you are required to do in order to claim your prize. The prize will be awarded only upon verification and final approval by the Sponsor.

Westoba Credit Union will attempt to contact potential prize winners by email or phone within two (2) business days at the end of the Selection Date (Monday, June 17th, 2019). If the potential Prize winner cannot be contacted within two (2) business days of the end of the Selection Date he/she will be disqualified (and will forfeit all rights to the prize and event) and the Contest Sponsor reserves the right, in its sole and absolute discretion, to select an alternate potential prize winner.

In order to be declared an official winner, the selected Entrant must correctly answer a skill-testing mathematical question without mechanical or other assistance. The selected Entrant will be required to complete, sign and return a *Declaration and Release Form* within forty eight (48) hours of receipt. If the selected Entrant fails to complete, sign and return the *Declaration and Release Form* within forty eight (48) hours and/or provides an incorrect answer to the skill-testing mathematical question, the Sponsor reserves the right to void that Entry and select another eligible Entrant for the prize.

By completing, signing and returning the *Declaration and Release Form*, the Entrant:

- (i) confirms compliance with these Contest Rules;
- (ii) releases and forever discharges the Sponsor, and their affiliated companies, advertising and promotional agencies, from all claims, demands, damages, actions and causes of action arising or to arise by reason of his/her participation in the Contest and/or his/her acceptance or use of the prize; and
- (iii) gives permission to the Sponsor, at its option, to publish or otherwise use the Entrant's name, city/province of residence, photograph, voice and comments, without compensation, in any publicity carried out by the Sponsor or its advertising agencies.

7. DRAW DATE:

The draw will be completed Monday, June 17th, 2019. The draws will be made at Westoba Credit Union Corporate Office in Brandon, MB. The odds of being selected depend on the number of eligible entries received.

8. CONTEST GENERAL RULES:

By entering the Contest, Entrants agree to abide by these Contest Rules and the decisions of the Sponsor which are final. All Entrants release and forever discharge the Sponsor, its advertising and promotional agencies, and their respective affiliated companies, and all of their respective

officers, directors, employees and agents from all claims, demands, damages, actions and causes of action arising or to arise by reason of his/her participation in the Contest and/or the administration of the Contest, including, without limitation, the selection and awarding of the Prize.

The Sponsor will not be responsible for late, lost, invalid, illegible, delayed, incomplete, stolen, or misdirected entries/prize claims. All entries/prize claims become the property of the Sponsor and will not be returned. The Sponsor shall in no way bear any liability whatsoever regarding the Prize(s). In no event shall the Sponsor be liable for any special, incidental, consequential, indirect or punitive damages arising out of or in connection with this Contest and/or the Prize(s), however arising, including negligence.

9. PRIVACY:

By entering this contest, you consent to the collection, use and sharing of information about you for the purpose of administering this Contest in accordance with the privacy policies at:
http://westoba.now-ic.com/wp-content/uploads/2015/02/Privacy_Policy_2015.pdf

10. DISQUALIFICATION:

The Sponsor is not responsible for lost, interrupted or unavailable network server or other connections, miscommunications, failed telephone or computer or telephone transmissions or technical failure, jumbled, scrambled or misdirected transmissions, or other error of any kind whether human, mechanical or electronic.

Further, the Sponsor reserves the right, in their sole discretion, to terminate the Contest, in whole or in part, or modify, amend or suspend the Contest and/or the Contest Rules in any way at any time for any reason without prior notice or compensation.