SAVE TO WIN SWEEPSTAKES OFFICIAL RULES

NO PURCHASE OR PAYMENT OF ANY KIND NECESSARY TO ENTER OR WIN. VOID WHERE PROHIBITED. SUBJECT TO ALL APPLICABLE FEDERAL, STATE AND LOCAL LAWS AND REGULATIONS.

- 1. **ELIGIBILITY REQUIREMENTS:** Open to legal residents of the United States who are 18 years of age or older. The following are not eligible to enter or win a prize: employees, contractors and volunteers of Daniels Sheridan Federal Credit Union (the "Sponsor", aka DSFCU), and the immediate family members of each (spouse, parent, child, sibling, grandparent, grandchild and spouse or "step" of each) and those living in their same household. Void where prohibited.
- SWEEPSTAKES PERIOD: Sweepstakes begins at 12:00:01 a.m. Mountain Standard Time ("MST") on May 1, 2024 and ends at 11:59:59 p.m. MST on December 31, 2024 (the "Sweepstakes Period").
- 3. **TO ENTER:** There are two (2) methods of entry into the Sweepstakes.
 - 1. **FIRST ENTRY METHOD:** Primary member will receive one entry for every new Certificate opened during the qualifying month with a minimum balance of \$500, and opened with new money (money not already on deposit with DSFCU).
 - 2. SECOND ENTRY METHOD: You may enter the Sweepstakes by mail. Hand-print the following on a 3½" x 5" postcard: "Save to Win Sweepstakes", your full name, full mailing address, day and evening phone numbers, email address (if any) and date of birth and mail it with proper postage to: "2024 Save to Win Sweepstakes", C/O Daniels Sheridan FCU, P.O. Box 1160, Scobey MT 59263. Limit one (1) entry per postage-stamped postcard per month. Mail-in entries must be handwritten and postmarked by received by the last day of the month to be eligible for that month's drawing. Proof of sending or submission will not be deemed to be proof of receipt by Sponsor. No mechanical reproductions will be accepted. Sponsor is not responsible for lost, late, illegible, invalid, misdirected, mutilated, incomplete, or postage-due mail/entries, which will be disqualified. Mail-in entries become property of Sponsor and will not be returned.
- 4. **SWEEPSTAKES DRAWING AND ODDS OF WINNING:** One winner will be selected each month of the promotion from all eligible entries received during that month;

for a total of 8 winners. Prize winners will be selected in a random drawing from all eligible entries received in that month, on or about the 10th of the month following the end of the qualifying month by a DSFCU employee. Odds of winning depend on the number of eligible entries received. If no eligible entries are received during the qualifying month, no winner will be selected for that month.

5. **PRIZES:**

Eight (8) Grand Prizes: \$500 awarded in the form of a deposit to winner's Primary Savings account; or winner can elect to have prize funds used to open a new Share Certificate.

Total value of all Prizes: \$4,000

- 6. **PRIZE RESTRICTIONS: Limit one (1) prize per person/household.** Prizes are nontransferable and no prize substitution permitted. Winners are solely responsible for any taxes on the prize and may be issued an IRS Form 1099 for the Prize value. As a condition of winning, the potential winner may be required to complete a W-9 Tax Form and furnish his/her social security number for the purpose of preparation of any tax forms as required by law. All costs and expenses associated with prize acceptance and use not specifically provided herein are the responsibility of the winner.
- 7. WINNER NOTIFICATIONS AND PRIZE CLAIMS: Winners are subject to verification, including verification of age. The potential Prize winners may be required to complete, sign, and return a Publicity Release (granting the use of the winner's name, city/state, likeness, or photograph by Sponsor for advertising/publicity purposes, without further compensation) within seven (7) calendar days of attempted notification or prize may be forfeited and an alternate winner may be contacted. Sponsor is not responsible for any change of mailing address, email address and/or telephone number of entrants. In the event of non-compliance with these Official Rules, or if a prize notification or prize is unclaimed or returned as undeliverable, the prize will be forfeited and an alternate winner may be contacted. Prizes may not be awarded if the prizes are not properly claimed.