



## **National Credit Union Youth Savings Month – April 2021**

### **KCCU Youth Month Raffle**

#### **GIVEAWAY RULES**

#### **NO PURCHASE IS NECESSARY TO ENTER OR WIN.**

**1. ELIGIBILITY** The KELLOGG COMMUNITY CREDIT UNION Youth Raffle (the "Raffle" or "Promotion") is offered and open members and non-members of KELLOGG COMMUNITY CREDIT UNION under age 18 years old at the time of entry. By entering, you (and your parents and legal guardians if you are a minor) agree to these Official Rules and the decisions of KELLOGG COMMUNITY CREDIT UNION, which are final and binding in all respects. One entry per person. Void where prohibited by law.

**2. PROMOTIONAL PERIOD** Promotional period begins on April 1, 2021 and ends on April 30, 2021.

#### **3. ENTRY**

Youth (with or without parental assistance) may submit a completed coloring page (ages 12 and under) or essay (13-17 years of age), along with submission form via the KCCU website to be entered to win.

#### **4. PRIZE**

Four (4) prizes in the amount of \$25 each will be awarded. KCCU members will receive prize in the form of KCCU savings account deposit. A winning nonmember will be issued a \$25 Visa gift card in lieu of an account deposit. Winners will be randomly selected, one from each of the following age groups: 4 and under, 5-8 years, 9-12 years, and 13-17 years. KELLOGG COMMUNITY CREDIT UNION reserves the right to increase number of prizes awarded based on raffle participation and in a manner deemed appropriate.

#### **5. ODDS OF WINNING**

Odds of winning are based on number of entries received.

#### **6. GENERAL CONDITIONS**

By accepting a prize, winner agrees to hold KELLOGG COMMUNITY CREDIT UNION and its directors, officers, and employees harmless against any and all claims and liabilities arising out of any injury or damage that may be caused or claimed to be caused out of the acceptance or use of the prize. All state and federal taxes are the sole responsibility of each winner. Odds of winning depend on the number of entries received. By accepting a prize, winner consents to disclosure of his/her name and agree to grant KELLOGG COMMUNITY CREDIT UNION the right to use his/her name for promotional purposes. By submitting an entry you accept and agree to be bound by these promotion rules. Any violation of these rules will result in disqualification. The promotion is void where prohibited or restricted by law.