

## MEMBER SURVEY - CONTEST TERMS AND CONDITIONS

This Contest is open to **Eagle River Credit Union** survey participants and members only. Credit Union Employees, Directors and Spouses, as well as employees, of the sponsor(s) and its/their subsidiaries and affiliates are not eligible. Participants must be 19 years of age or older to claim the prize. Odds of winning depend on the number of eligible entries received.

Winner will be drawn by July 6, 2016, and will be contacted by the Credit Union within one week. Winner names will be published once all winners have been verified and prizes claimed.

### Official Contest Rules:

1. **NO PURCHASE NECESSARY.** A purchase will not increase your chances of winning.
2. **ELIGIBILITY:** To be eligible for this Contest, an individual must: (i) be a member of *Eagle River Credit Union*; (ii) be a legal resident of Newfoundland, Canada; (iii) have reached the age of majority in their province at the time of entry; and (iv) complete all questions on the survey.
3. **HOW TO ENTER:** The Contest begins May 24, 2016, and closes at midnight on June 27, 2016. To enter the Contest, complete the online survey and include your contact details. The submission of the online entry form constitutes an 'Entry'. There is a limit of one entry per person. Additional Entries by the same person will be disqualified. All Entries must be submitted no later than midnight, June 27, 2016. All Entries become the property of *Eagle River Credit Union*. Entries will only be accepted via completion of the online survey. Incomplete or late Entries will be disqualified. Unless indicated, no Entries will be accepted by any other means.
4. **WINNER SELECTION:**
  - a. One winner will be drawn randomly from all eligible Entries received.
  - b. The draw will take place by July 6, 2016.
  - c. Chances of winning depend upon the number of eligible Entries received.
  - d. The selected entrants will be notified by phone or email on the date of the draw and must respond within five (5) business days. If the selected Entrants do not respond in accordance with the Contest Rules or the selected Entrants do not comply with the Contest Rules, he/she will be disqualified and will not receive a prize and another Entrant will be selected from the remaining eligible entries. A Contest organizer will attempt to contact the entrant of any such subsequent draw within five (5) business days of such selection and such selection will be otherwise subject to the same conditions as set out in this paragraph.
5. **PRIZE:**
  - a. Apple iPad mini 4, 7.9", A8 Chip, Wi-Fi, 64GB valued at \$550.00
  - b. Prize must be accepted as awarded and cannot be transferred, substituted or redeemed for cash.
6. **GENERAL CONDITIONS:** All entries become property of *Eagle River Credit Union* upon receipt and will not be returned and no correspondence will be entered into except with selected Entrants. All personal information collected in support of the Contest will be destroyed immediately after the award of the prizes and not used for any other purpose except where the entrant has willingly indicated their personal information may be used for future contact.

7. **CONDUCT:** By entering this Contest, Entrants agree to be bound by these Contest Rules, which will be posted on *Eagle River Credit Union's* website. *Eagle River Credit Union* reserves the right, in sole discretion, to disqualify any Entrant it finds to be violating the Contest Rules.
8. **LIMITATION OF LIABILITY:** The Credit Union and Contest administrators assume no responsibility or liability for lost, late, delayed, misdirected or incomplete Entries, notifications, responses, replies, or any agreement and release documents or for any computer, online, telephone, hardware, software or technical malfunctions that may occur (including but not limited to malfunctions that may affect the transmission or non-transmission of an Entry).
9. **PRIVACY:** All personal information collected in support of the Contest will be destroyed immediately after the award of the prizes and not used for any other purpose except where the entrant has willingly indicated their personal information may be used for future contact.
10. **LAWS:** These are the official Contest Rules. This Contest is subject to all federal, provincial and municipal laws and regulations. These Contest Rules are subject to change without notice in order to comply with any applicable federal, provincial and municipal laws or the policy of any other entity having jurisdiction over the participating credit unions.