



## First Service Cash Rewards Official Rules & Qualifications

First Service Cash Rewards is an ongoing promotion that can be stopped at the sole discretion of First Service Credit Union (First Service) at any time without notice. Official Rules and Qualifications are subject to change without notice at the sole discretion of First Service. Entries will be automatically earned for utilizing certain First Service services. See the Automatic Rewards Program Entries chart below. The odds of winning the Weekly Prizes of \$1,500 will be determined by the total number of automatic entries received by 5:00 PM CST each Saturday. The odds of winning the Annual Grand Prize will be determined by the total number of automatic entries received by 5:00 PM CST on the last business day of the year. All eligible members are entitled to win a weekly prize once per year, and individuals who won the weekly prize are still eligible for the annual prize.

The drawing is subject to all federal, state and local laws and regulations. Void where prohibited. No purchase is necessary to enter. You may enter by sending a letter or postcard via the US Mail that contains the entrant's contact information (full name, street address, city, state, zip code, phone number and email address) to First Service Credit Union, ATTN: Marketing – First Service Cash Rewards Program, PO Box 941914 Houston, TX 77094. Deadline for receipt of all entries is before yearend of the contest year.

Entrants must be legal U.S. residents 18 years of age or older and First Service members in good standing as of the time of drawing. First Service business accounts are excluded from entry. First Service employees, directors, volunteers and their immediate family members living at the same household address are not eligible to win.

The Weekly Prize drawings for each month will occur at the First Service main office during business hours within the first five business days of the following month. The Annual Grand Prize drawing will occur at the First Service main office during business hours on or before the last day of January of the next year in which entries were earned.

One winner will be selected by a random drawing from all eligible entries to receive the Grand Prize. You need not be present to win. Prize winner is responsible for any and all applicable federal income taxes associated with the awarding of this prize. Winner will receive an IRS Form 1099 MISC from First Service Credit Union for the prize.

Winner will be notified by phone or email on file at the time of drawing. If the winner does not respond and accept the prize within three business days, he or she will forfeit the prize, and a new winner will be selected. Winners will be required to sign a release and affidavit of eligibility and IRS form W-9 upon acceptance of the prize. Failure to comply will result in forfeiture of the prize and the prize will be awarded to an alternate winner.

Automatic Rewards Program Entries are earned through the following actions:

| Product/Service   | Number of Entries |
|---|-------------------|
| 1 credit or debit card purchase                                       | 1 entry           |
| Every \$100 in a checking, savings, or money market account each week | 1 entry           |
| 1 volunteer hour (up to a maximum of 10 hours per month)              | 1 entry           |
| 1 mobile check deposit  | 5 entries         |
| 1 First Service loan payment from a qualifying checking account       | 10 entries        |
| 1 direct deposit  | 20 entries        |