

SYNERGY'S SUMMER OF SMILES MEMBER CASH GIVEAWAY" CONTEST

OFFICIAL CONTEST RULES

1. Contest Period

"Synergy's Summer of Smiles Member Cash Giveaway" Contest (the "**Contest**") runs from 12:00:01 am Mountain Time ("MT") on June 1, 2023, to 11:59:59 pm MT on September 21, 2023 (the "**Contest Period**").

2. Eligibility

By participating in the Contest, each Member agrees to abide by and be bound by these Official Rules and all decisions of Synergy Credit Union Ltd. (the "Sponsor"), which shall be final and binding, without the right of appeal, in all matters relating to this Contest and the awarding of the prizes, including without limitation eligibility and/or disqualification of Members.

3. How to Enter

NO PURCHASE IS NECESSARY.

To participate in the Contest, you must be a Synergy Credit Union member in good standing (defined below) and meet the eligibility requirements for the specific category of the draw. Members are only allowed to win one draw during the contest period and winners will be automatically excluded from any future draws in the contest period.

1. For the Member Draw, you must:
 - a. be a Synergy member in good standing (defined below)
 - b. have a \$5 MemberShare with Synergy Credit Union
 - c. not be a commercial, business & AG, non-profit, and/or charity member, as these accounts are excluded from this draw.
2. For the Youth/Students Member Draw, you must:
 - a. be a Synergy member in good standing (defined below)
 - b. be 25 years or younger as of each draw.
 - c. have a \$5 MemberShare with Synergy Credit Union
 - d. not be a commercial, business, AG, non-profit, and charity members and/or member accounts are excluded from this draw.
3. For the Seniors Member Draw, you must:
 - a. be a Synergy member in good standing (defined below)
 - b. be 65 years of age or older as of each draw.
 - c. have a \$5 MemberShare with Synergy Credit Union
 - d. not be a commercial, business & AG, non-profit, and/or charity members, as these accounts are excluded from this draw.
4. For the Non-Profit Member Draw, you must:
 - a. be a Synergy non-profit member in good standing (defined below) that is making a life-changing impact in your community.
 - b. have a Community Pack account.

Winners will be contacted by a Synergy Credit Union representative and will be required to answer this skill testing question, $(10 \times 4) + (60 - 20)$ via follow up email.

To claim the prize, the winners must:

1. Be a Member in good standing.
To be "**in good standing**", the applicable Member and/or Member account may not be in default of any terms or conditions of the membership, account, lending or card holder agreements, and accounts in question must not have been cancelled, closed, or otherwise have had any membership privileges suspended.
2. Have or open a Synergy Credit Union chequing or savings account to deposit the funds.
3. Successfully answered the skill testing question.

The following Members and Member accounts are **not** eligible for any of the four (4) contest draws:

- a. Estate accounts, Registered Education Savings Plans, Registered Disability Savings Plans, and all trust accounts (including personal trust accounts, family trust, minor trust business trust accounts, professional trust accounts (e.g., legal, or real estate agent accounts), etc.).
- b. Any individual who is or was an officer, director, employee, agent, or representative of Synergy Credit Union, between December 1, 2022, and the Contest Close Date, or any person who is a member of the immediate family and resides with such an individual. For the purposes of these Official Rules, "immediate family" shall mean a parent, grandparent, child, grandchild, sibling, or spouse (whether common law or otherwise).
- c. Any legal entity that is owned wholly or in part by any individual described in paragraph (b) above.
- d. Any Member who is a legal resident of the Province of Quebec at the time of Entry or as of the Contest Close Date.

4. Draw Dates

The winning name will be drawn every eight (8) days during the Contest Period. If the draw date is on a weekend or holiday, the winner will be drawn on the next business day.

Draw Dates:

June 1, June 9, June 17, June 25, July 3, July 11, July 19, July 27, August 4, August 12, August 20, August 28, September 5, September 13, September 21.

Contest winner(s) will be contacted either by phone or email within 72 hours of the draw date and will be required to answer this skill testing question, $(10 \times 4) + (60 - 20)$.

Funds will be deposited into the Member's agreed upon Synergy Credit Union chequing or saving account as soon as the skill testing question has been successfully answered.

If a Synergy representative is unable to reach the Member via Member provided contact information within 20 business days of winning draw, then the Member will forfeit the opportunity to answer the skill testing question and a redraw will occur.

5. Consent

Draw winners agree to the following:

- a. Grant permission for Synergy Credit Union to publish the winner's name and/or photograph as it sees fit without remuneration for Synergy's website, digital banking application, social media accounts, print materials, advertising, in branch use or posters.
- b. In giving this consent, I release Synergy Credit Union, their nominees, and designees from all liability for any violation of any personal or proprietary right I may have in connection with such sale, reproduction, or use. I certify that I am of legal age and consent and have the legal authority to execute this consent and release. I approve of the foregoing and waive any rights in the premises.
- c. I understand that this consent is in addition to, and not in substitution for, any other consent, express or implied, which I have given Synergy Credit Union to collect, use and disclose my personal information. This consent may be withdrawn by contacting Synergy Credit Union using the information above.
- d. If I withdraw consent, I acknowledge that existing publications will not be withdrawn from circulation.

Personal information held by Synergy Credit Union will be retained and destroyed in accordance with Synergy Credit Union's retention of records policies and privacy legislation.