



Polish Credit Union

St. Stanislaus - St. Casimir's Polish Parishes Credit Union Limited



OFFICIAL CONTEST RULES
WIN CASH CONTEST
September 2010

Contest Period:

The contest period begins no sooner than September 1st, 2010 and ends no later than end of day November 30th, 2010 (the "Contest Period").

Eligibility:

To be eligible to win, each referred and non-referred CYS Account holder must open a CYS Account during the Contest Period. Referees names will be provided at time of opening account only, and do not have to be members to win. Both New and Current CYS Members can obtain an extra ballot into the Grand Prize Draw by posting an entry on the Polish Credit Union Facebook Page. Online participants must ensure real name is provided through Facebook messaging.

To be eligible for this contest, an individual must i) be a legal resident of Canada ordinarily resident in Ontario, and ii) qualify for membership in the Credit Union pursuant to the Credit Union by-laws and the Credit Unions & Caisses Populaires Act, 1994. Individuals who refer a CYS account to the Polish Credit Union must be a current member or become a member during the contest period to be eligible for a designated prize.

Since some winners of this contest may be minors, these Official Contest Rules also bind the parents or legal guardians of all minor contestants. Said parents or guardians agree, by entering this contest, of behalf of the minor entrant, to both these Official Rules and also to the decisions of the Credit Union, which decisions are final and binding in all respects.

Cash prizes won by eligible minors will be awarded in the form of a certificate in the name of the minor; the equivalent amount of cash prize will be deposited into the winner's account. The parent or legal guardian of minors will be required to sign declaration and release forms before the minor selected entrant is declared a winner.

Employees of the Credit Union or immediate family (son/daughter) are not eligible to enter this contest.

Ballots:

An entry ballot will be completed for each qualified person who opens up a CYS Account within the Contest Period. The entry ballot will consist of two sections; a section designated for the New CYS Account holder, and a section for the name of individual who referred the new account. At the time the account is opened the New CYS Account holder will be asked to provide the name and contact information of his/hers Referrer. To be eligible to win the Referrer must be a Credit Union member at



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the time of the draw. If there is no referrer, ballot must be clearly marked by employee that no referral was made toward the account being opened. At time of draw, the ballots will be separated and placed within their appropriate piles for the designated prizes. Facebook Ballots will be completed and administered through Call Centre only. Members who participated on Facebook will be informed via Facebook of the acceptance of their entry, and their ballot will be added to Grand Prize Draw.

Prizes and Contest Results:

Contest results will be determined through two random draws (one for the CYS Account holder, and one for the referrers) that will be held from among all entries received during the Contest Period under the supervision of the Credit Union's Internal Auditor. Any Facebook® entries will be collected and extra ballots filled out on behalf of participating members. The draw celebration taking place at Central Parkways Branch Saturday December 4th, 2010 at 1:30pm. Contest results will be publicly announced on Saturday December 18th, 2010, during the Polish Studio program (City TV: 11 am – 12 noon).

To be declared a winner, the individual or parent/legal guardian of the contestant chosen through the random draw must first answer a time-limited, unaided, skill-testing mathematical question. The odds of winning in each category are dependant on the number of entry ballots generated by new accounts opened, and by number of total referrals. Each winner can win only one prize.

All prizes will consist of a cash amount as outlined below and will be awarded in the form of a certificate in the name of the eligible winner, with the cash amount being directly deposited into the winner's Credit Union account. All prizes must be accepted as awarded, with no substitutions or transfers permitted.

Prizes are as outlined below:

There are two separate categories of cash prizes available for participants in the contest

a) New Child-Youth-Student Account Holder :

Prize: (1) one cash prize for total of \$1000.00 (one thousand dollars)

b) Credit Union Member – The person who referred the CYS Account:

Prize: (4) four cash prizes of \$250.00 (two hundred fifty dollars) each

*Ballots collected through Facebook entries will be included in the Prize (1) Draw.

This information is also detailed on contest flyers and promotional media.

Declaration and Release:

St. Stanislaus–St. Casimir's Polish Parishes Credit Union Limited *

Rev: August 30, 2010



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The winner or parents or legal guardians of a winner will be required to complete, execute and return the Credit Union's form of Declaration and Release within 10 business days after notification that the winner has won a prize. Failure to return properly completed documents in the time specified, or if the Credit Union cannot contact a selected entrant, or if a winner is later found not to be eligible or not to have complied with these Official Contest Rules, will result in disqualification. The Credit Union will then select an alternate contestant to win that prize.

By accepting the prize, the winner or the parent or legal guardian of each winner grants to the Credit Union, and those acting pursuant to the Credit Union's authority (and agrees to confirm said grant in writing in the form provided by the Credit Union) the right to publish the winner's name, portrait, picture, voice and likeness for advertising and promotional purposes, and on the World Wide Web, without additional consideration and without notification, review or approval. In consideration for the chance of winning a prize, each parent or legal guardian, on behalf of each contestant, releases and agrees to hold harmless the Credit Union and its elected officials, officers, employees, representatives and agents from any and all liability for any injury, loss or damage of any kind to person, including death, and property, arising in whole or in part, directly or indirectly, from acceptance, possession, use or misuse of any prize, participation in any Contest-related activity, or participation in this contest.

Entering the contest constitutes an agreement to abide by the rules described above. Failure to abide by these rules may result in disqualification and/or forfeiture of prizes.

These are the Official Contest Rules. This contest is subject to all federal, provincial and municipal laws and regulations. The Contest rules are subject to change without notice to comply with any applicable federal, provincial or municipal laws or the policy of any other entity having jurisdiction over the Credit Union.