



WIN UP TO
\$5,000
IN QUARTERLY PRIZES

SAVE WIN[®]

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THE SMARTEST WAY TO SAVE

Official account and prize entry rules, and a complete list of prizes, are available at www.savetowin.org

EVERY \$25 DEPOSIT IS ANOTHER CHANCE TO WIN!

 @savetowin

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Only \$25 to start a Save to Win account. Speak with a member representative for details.



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THE BEST WAY TO

WIN BIG

WHAT IS SAVE TO WIN?

It's a special savings account at your credit union that gives you all the benefits of a savings account — plus the chance to win big! Each \$25 deposit into this share certificate earns you an entry into the monthly and quarterly drawings. The more you save, the more chances you earn — up to 10 drawing entries per month. Not only will you build your savings and earn interest/dividends, you can win multiple prizes throughout the year.

HOW DO I OPEN AN ACCOUNT?

Simply request a 12-month Save to Win share certificate and make an opening deposit of \$25. This initial deposit is your first step to saving, and your first entry into the monthly and quarterly prize drawings. To participate you must be at least 18 years old, a legal resident of a prize-linked saving state and a member at a participating credit union.

WHAT IS A SHARE CERTIFICATE?

A share certificate is a fixed-rate, fixed-term account issued by a credit union. You will earn a specified interest/dividend rate if the certificate is held for the full term; in the case of Save to Win, the term is 12 months.

WHAT'S THE INTEREST/DIVIDEND RATE?

Please ask a member representative for the interest/dividend rate on the Save to Win share certificate.

CAN I WITHDRAW MONEY FROM MY SHARE CERTIFICATE?

Yes, you are allowed to take one withdrawal from your Save to Win account in the 12-month period. A \$25 withdrawal fee will apply.

HOW CAN I EARN CHANCES TO WIN?

Every \$25 deposited into your account, up to \$250 per month, will earn you more entries in the monthly and quarterly drawings. You may make deposits of any amount into your account, but prize entries are limited to 10 per month.

WHAT ARE THE PRIZES?

The best prize is the savings account you will build with regular deposits each month. But to make saving even sweeter, thousands of monthly prizes and several quarterly prizes up to \$5,000 will be awarded throughout the year. The winner will be notified by phone or mail. All Save to Win account holders at participating credit unions will be eligible for the prizes. Cash prizes will be deposited into the winners' traditional share accounts. Official account and prize entry rules, and a complete list of prizes, are available at www.savetowin.org

HOW ARE MY PRIZE ENTRIES CALCULATED?

Each month, we'll look at your current savings balance as compared to the previous month's balance. You'll receive one entry for every \$25 increase. For example, if your Save to Win balance increases by \$50, you will receive two prize entries for the month. Those prize entries will also be added into the quarterly prize drawing, giving you additional chances to take home one of the \$5,000 prizes!

WHY OPEN A SAVE TO WIN ACCOUNT?

Because you seriously have nothing to lose — and everything to win! Not everyone will win a prize, but with regular deposits into your Save to Win account all year, you are guaranteed to end up with more money than when you started.

IS WITH
\$SAVE TO WIN[®]

