

# SAVERS CLUB 2024 FALL NEWSLETTER CONTEST

## DETAILS:

1. No purchase necessary to enter.
2. You do not have to be present to win. Winners are notified by phone.
3. Limit one entry per person.
4. The deadline for inclusion is October 31, 2024. Entries after this date not accepted unless postmarked this date.
5. Taxes on the prize, if any, are the winner's sole responsibility. DPFCU reports the value of prizes awarded to taxing authorities if and as required by federal and state laws.
6. You consent to the use of your name and likeness in DPFCU promotional materials in any media by entering the contest and accepting a prize.
7. DoverPhila expressly denies any responsibilities or liabilities of any kind resulting from the winner's acceptance, possession, or use of a prize.
8. Winners are chosen on or around November 1<sup>st</sup> and notified by phone on or around November 15<sup>th</sup>.
9. Three (3) winners will be chosen at random for 1<sup>st</sup>, 2<sup>nd</sup>, or 3<sup>rd</sup> place.
10. Prizes\*:
  - 1<sup>st</sup> Place: \$25
  - 2<sup>nd</sup> Place: \$15
  - 3<sup>rd</sup> Place: \$10

*\*All prizes deposited in the Savers Club account. The winner must make a withdrawal from the account to obtain a cash equivalent. Winner must be eligible for a Savers Club account; see eligibility requirements below.*

## ELIGIBILITY:

1. Participant must be 13-17 years old on October 1, 2024.
2. If the winner is not a member of DoverPhila Federal Credit Union, they are required to join to receive the prize.
3. The following individuals are ineligible to win prizes:
  - DPFCU employees and immediate families, and official volunteers and immediate families
  - Any person who does not qualify for membership under DoverPhila's membership criteria (including customer identification requirements)
  - Any person who is not a U.S. citizen or lawful permanent U.S. resident
  - If an ineligible person wins, then an alternate winner is chosen and notified by phone.

## HOW TO ENTER:

1. Refer to "contest" section of the Savers Club newsletter. Get a copy of the newsletter by visiting <https://www.dpfcu.org/accounts-personal/>.
2. Drop off entry at DPFCU branch or mail it to: DPFCU, Attn: SAVERS CLUB CONTEST, 119 Fillmore Ave., Dover, OH 44622. **Submissions must include first/last name, address, and phone number to be accepted.**