

Assiniboine Credit Union
75th Anniversary Draw
Rules and Regulations

In celebration of the 75th anniversary of Assiniboine Credit Union Limited (“**ACU**”), between August 1, 2018 and December 29, 2018 (the “**Contest Period**”), eligible individuals may enter a draw for \$7,500 (the “**Draw**”). Please see the rules and regulations of the Draw (the “**Rules**”) set out below for information on eligibility and how to enter.

DRAW ELIGIBILITY

- The Draw is open to all individuals 18 years of age or older who are Manitoba residents.
- There are two ways to enter the Draw:
 - (i) by contributing \$5,000 to a RRSP, TFSA, Savings account or GIC which is arranged and financed by ACU, Credential Asset Management Inc. or Credential Securities during the Contest Period and in accordance with the Rules under Option 1 below;

OR

- (ii) by writing and submitting an original story about ACU in accordance with the Rules under Option 2 below (**no purchase or \$5000 contribution is required**).
- Each entrant will receive **only one (1) entry** into the Draw – regardless of the number of transactions and/or the number of stories submitted during the Contest Period. Any attempt to earn extra entries by using multiple/different email addresses or identities may void all of such entrant’s entries and may lead to disqualification from the Draw.
 - There will be one (1) grand prize of \$7,500 awarded to the winner of the Draw. Odds of winning will depend on the number of eligible entries.
 - Board members and staff of ACU are not eligible to participate in the Draw.

HOW TO ENTER

Option 1: Contribute \$5,000 to a RRSP, TFSA, Savings account or GIC

- Any individual who does any one (1) or more of the above during the Contest Period will automatically be given one (1) entry into the Draw.

Option 2: E-mail an Original Story to ACU (no purchase or contribution required)

- Each ACU story entry must be:
 - (a) An original story about ACU written by the entrant – if the entrant has previously submitted a story to ACU in connection with a past ACU draw or contest, such previously-submitted story will not be accepted and the entrant will not be entered into the Draw under Option 2 unless he/she provides a new, original story that meets the requirements of these Rules
 - (b) In Microsoft Word format
 - (c) Approximately 750 words long (+/- 50 words)
 - (d) In English or French
- Entries will be accepted by e-mail only. Attach your original ACU story and send it to Marketing@assiniboine.mb.ca with the Subject Line “**ACU Story – Savings**” to enter the Draw.
- All entries must be received by 11:59 pm CDT on December 29, 2018. No entries received after this time will be considered.
- Only one submission per individual will be accepted – submitting multiple stories will not result in additional entries into the Draw.
- By entering the Draw using this Option 2:
 - (a) Each entrant represents that he/she is the sole creator and writer of the story submitted and no other party has any intellectual property rights or claims in respect of the ownership or use of the story.
 - (b) Each entrant agrees that by submitting his/her original story, ACU will have the **exclusive** rights to use and publish his/her original story, or any part thereof, from time to time, in perpetuity, anywhere in the world and in any medium, without any compensation or notification to the entrant.
 - (c) Each entrant acknowledges that his/her story, or an excerpt from his/her story, may be used in ACU’s marketing materials or in other ways to promote ACU from time to time, and agrees that such use is acceptable. The entrant’s name may be published by ACU in association with his/her story.
- All of the following information must be submitted with the email attaching the story:
 - (a) Story title;
 - (b) The entrant’s name and age; and
 - (c) The entrant’s address and telephone number.

WINNER SELECTION AND NOTIFICATION

- The winner of the Draw will be randomly selected on January 4, 2019, from all of the valid entries received during the Contest Period. **This is not a merit-based Draw, and the winner will not be selected based on the number or size of Savings contribution or the quality or content of story submitted, provided the entrant complies with these Rules.**
- ACU will announce the winner during the week of January 7, 2019, by publication on ACU's website and contacting the winning entrant by telephone. By entering the Draw, an entrant consents to publication of his/her name on ACU's website for this purpose.
- Only the winner will be contacted directly.
- The winner will be required to answer a mathematical skill-testing question and the winner's eligibility and compliance with these Rules will be verified before the prize is awarded.
- The \$7,500 prize will be distributed to the winner via cheque or, if the winner has an ACU chequing or savings account, via direct deposit to such ACU account at the winner's request.
- Without requirement to do so, ACU may, as a condition of the prize award, require a written waiver from the winner.

DISCLAIMERS

- By entering the Draw, an entrant is deemed to have read and agreed with all the Rules of the Draw. ACU reserves the right to rule on any issue(s) not covered by these Rules. In the event that an entrant should disagree with any decision made by ACU, the entrant's sole remedy is to withdraw his or her entry prior to the deadline for entries. All related expenses incurred shall be borne solely by the entrant. No entries may be withdrawn after the Contest Period has ended.
- An entrant is entirely responsible for all entry-related costs, including but not limited to: purchase or renting of equipment, use of computer systems, transmission fees, transaction fees, etc. ACU is not responsible for any damage or loss that may occur during the sending of entries via the internet or for any problems or damages experienced by the entrant due to forces beyond the control of ACU, such as but not limited to troubles relating to computer networks, computer virus infections or unauthorized computer access. ACU is also not responsible for any unfortunate or unwelcome occurrences and/or damages that may befall entrants as a result of entering the Draw or use by ACU of an entered story.
- An entrant must possess the exclusive rights to the entered story, and is responsible for having obtained any necessary permissions relating to the subject and/or subject matter of the entered story. ACU is not responsible for any claims or complaints against infringement of rights or damages from third parties relating to the subject and/or subject matter of entries, and the entrant agrees to indemnify and hold ACU harmless in such cases. An entered story which relates to an identified or identifiable person may infringe on such person's right of privacy or may disclose such person's personal information. An entrant shall use due care to avoid any infringement of personal rights including but not

limited to obtaining necessary permission from such person to the use of his or her name or personal information prior to submitting the story.

Mutual funds are offered through Credential Asset Management Inc. Mutual funds and other securities are offered through Credential Securities, a division of Credential Qtrade Securities Inc. Credential Securities is a registered mark owned by Aviso Wealth Inc.