

**Coastal Community Credit Union
RRSP Campaign, 2020 "Own Your Future" Rules**

1. **Eligibility:** The Contest is open to anyone who has reached the age of majority (19 years of age) in the province of British Columbia, Canada, excluding employees of Coastal Community Credit Union or any of its subsidiaries and their immediate family members.
2. **How to play:** Between 9:30 AM PST on January 21, 2020 and 4:59 PM PST on Tuesday, March 31, 2020 (the "OWN YOUR FUTURE" Contest Period), each person (a "**Contestant**") who receives and brings in an entry form will be entered into the Contest for a chance to win a OWN YOUR FUTURE Prize (as defined in Section 3, below).

No purchase is necessary to enter the Contest. To enter the Contest, contestants submit their Direct Mail and/or have an employee complete the Contest Entry Form online (<http://mycoastal/SiteDirectory/Marketing/AP/Lists/RRSP%202020%20Contest%20Entries/AllItems.aspx>)

One entry per person. Entries must be received no later than 4:59 PM PST on March 31, 2020 to be eligible. Mailed-in entries will not be accepted.
3. **Prizing:**
 - a. **Primary prizing:**
There are two Grand Prizes to be won:
 - \$2500.00 Term Deposit at Coastal Community Credit Union
4. **Judging:**
 - a. **Grand Prize**
The Grand Prize contest winners will be selected randomly from all entries on the day of the contest. The selected entrants will be notified by phone or email no later than Thursday, April 30, 2020. The decision of the judging panel is final, binding and without appeal.
5. **Odds of Winning:** Chances of being selected or of being declared a winner are based upon the extent to which an entry meets the stated criteria, the number of eligible entries received and the decisions of the official judging panel.
6. **Additional Terms:**
 - Contestant agrees to abide by these Contest rules and regulations.
 - The selected entrants will be required to answer a time-limited, skill testing question prior to being declared the winner.
 - The selected entrant will be required to sign a declaration and release confirming the following prior to receiving the Prize: 1. the Winner has complied with these Contest rules and regulations; 2. the Winner accepts the Prize as awarded; 3. the Winner consents to the use of his/her name, address and/or photograph without compensation, in any publicity carried out by Coastal Community and/or any associated subsidiaries or advertising agencies; and 4. the Winner releases Coastal Community from any and all liability in connection with the awarding and use of the Prize.
 - Following confirmation of a selected entrant as a Prize winner, Coastal Community will provide the Prize, as outlined in section 3, within 30 working days of confirming receipt of the Prize selection in writing.
 - Coastal Community Credit Union reserves the right to modify, withdraw, suspend or terminate this contest at any time without prior notice.
7. **Non-Transferable:** The Prize must be accepted as awarded and no substitutions or alterations will be made. Prizes are not transferable, nor are they refundable. No cash value.
8. **Applicable Laws:** The Contest is subject to all applicable federal, provincial, and municipal laws and regulations.
9. **Identity of the Winners:** Contestants may obtain the name of the winners by writing to Coastal Community Credit Union, by sending a self-addressed, sufficiently stamped envelope, within 30 days of the applicable draw to "OWN YOUR FUTURE", 220-59 Wharf St, Nanaimo, BC, V9R 2X3.
10. **Personal Information:** Contestant personal information will be used solely for the purposes of contacting and identifying the Contest winner (both for publicity purposes and to other contestants). Such personal information will be destroyed approximately 30 days from the date of the draw.
11. **Disclaimer:** Coastal Community Credit Union cannot be held responsible for entries that are lost, damaged, or delayed during transportation. Coastal Community Credit Union is not responsible for any problems or technical malfunctions of computer online systems, servers, access providers, computer equipment, software or any e-mail, online or internet entry lost due to technical problems or traffic congestion on the internet or at any website or any combination thereof. The right is reserved to cancel or amend any portion of this contest should any cause beyond the reasonable control of Coastal Community Credit Union or their agents affect the proper administration thereof.