

SAVERS CLUB 2022 FALL NEWSLETTER CONTEST RULES

DETAILS:

1. No purchase necessary to enter.
2. You do not be present to win. Winners notified by phone.
3. Limit one entry per person.
4. Deadline for inclusion is October 31, 2022. Entries after this date not accepted unless postmarked this date.
5. Taxes on the prize, if any, are winner's sole responsibility. DPFCU reports 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 disclaims any responsibilities or liabilities of any kind resulting from the winner's acceptance, possession, or use of a prize.
8. Winners chosen by random drawing on or around November 1st and notified by phone on or around November 15th.
9. Three (3) winners will be chosen by random drawing for 1st, 2nd, or 3rd place.
10. Prizes*:
 - 1st Place: \$25
 - 2nd Place: \$15
 - 3rd Place: \$10

**All prizes deposited in the Savers Club account. Winner must make a withdrawal on 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, 2022.
2. Participant must have a Savers Club account.
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 www.dpfcu.org/youth-accounts/.
2. Drop off entry to any 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.**