

## SAVERS CLUB 2025 FALL NEWSLETTER CONTEST

### DETAILS:

1. No purchase is necessary to enter.
2. You do not be present to win. Winners notified by phone.
3. Limit one entry per person.
4. The deadline for inclusion is October 31, 2025. Entries after this date are not accepted unless they are postmarked on this date or before.
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 disclaims 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 Nov. 5<sup>th</sup> and notified by phone on or around Nov. 15<sup>th</sup>.
9. Three (3) winners will be chosen by a random drawing 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

### ELIGIBILITY:

1. The participant must be 13-17 years old on October 1, 2025.
2. If the winners are not a member of DoverPhila Federal Credit Union\*\* and do not have a youth club account, then they are required to join or open a youth club account 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 member 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.**

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

*\*\*Savers Club accounts are for ages 13 to 17 with a \$5 opening deposit. Membership is open to those who work, worship, or attend school in Tuscarawas County but is not guaranteed. View account rates at [www.dpfcu.org](http://www.dpfcu.org).*