

# MEMBER SURVEY MAKE YOUR VOICE HEARD GIC DRAW RULES



## How to Enter

To enter the **Make Your Voice Heard** draw, eligible individuals must submit a completed 2020 Member Survey on, or before, November 27, 2020. By entering this contest, participants agree to abide by the contest rules and regulations and the decisions of Kindred Credit Union, which are final.

## Eligibility

This contest is open to current members and individuals who qualify for personal, business, or organization membership according to Kindred Credit Union membership requirements.

Employees, representatives, or agents of Kindred Credit Union, its subsidiaries, affiliates, and members of their respective immediate families, and anyone with whom such employees are domiciled, are not eligible.

## The Prize

One \$500, 5 year Kindred Credit Union GIC. The current rate as of the publication of these rules is 1.40%. Rates are subject to change at any time, without notice.

The prize must be accepted as awarded. No substitution of prizes is permitted except by Kindred Credit Union, in their sole discretion. Kindred Credit Union, reserves the right to substitute any prize with another prize of equal or greater value. Prizes are not redeemable for cash or credit, in whole or in part. Prizes must be accepted as awarded and may not be transferred. The odds of winning a prize depend on the number of eligible participants. The deadline for claiming the prize is December 31, 2021.

## How To Win

In order to win, selected participants must meet the eligibility requirements as listed in "How To Enter" and "Eligibility" above and have complied with all other official contest rules and either they or their parent or guardian (if the recipient is under 18 years old) must first correctly answer, unaided, a time-limited, mathematical skill-testing question. The selected participant will be contacted by telephone by a representative of Kindred Credit Union to make arrangements for administering the skill-testing question. Arrangements will be made for the awarding of the prize at the time the skill-testing question is administered and correctly answered.

To be awarded a prize, the winner, or the winner's parent or guardian must sign a waiver indicating his/her agreement to be bound by these Rules and agrees that Kindred Credit Union shall have the right to announce and publish the winner's name, address (city only), photograph, likeness, voice or statements without further compensation, at any time and from time to time, in any future publicity, subject to applicable law.

## General Information

**Contest Date:** October 26, 2020 to November 27, 2020

**Draw Date:** December 2, 2020

No purchase necessary to enter or win. Eligibility rules apply.