



Northwoods Credit Union Promotional Giveaway Official Rules

These Official Rules apply to promotional giveaways conducted by Northwoods Credit Union unless a specific promotion expressly states otherwise. If a specific promotion contains terms that conflict with these rules, the promotion-specific terms will govern.

1. Sponsor

Northwoods Credit Union ("NCU") is the sole sponsor of its promotional giveaways unless otherwise stated.

2. No Purchase Necessary

No purchase, loan application, account opening, membership enrollment, or other financial transaction is required to enter or win. Obtaining or using any Northwoods Credit Union product or service will not improve the chances of winning.

3. Eligibility

Unless otherwise stated, promotions are open to legal U.S. residents age 18 or older who are eligible for membership at Northwoods Credit Union. Employees, directors, volunteers, and members of their immediate households or immediate families are not eligible.

4. Entry

Unless otherwise stated, only one (1) entry per person is permitted. Entry methods will be identified in the applicable promotion. In-person promotions may utilize paper entry forms requesting a participant's name and either a telephone number or email address for winner notification.

5. Mail-In Entries

When permitted by the applicable promotion, mail-in entries must be postmarked no later than three (3) calendar days after the close of the promotion entry period and mailed to: Northwoods Credit Union, Attn: Marketing Giveaway, 1702 Avenue B, Cloquet, MN 55720.

6. Promotion Period

Each promotion will disclose its specific start date, end date, applicable times, and time zone.

7. Winner Selection

Unless otherwise stated, winners will be selected by random drawing from all eligible entries. Odds of winning depend on the number of eligible entries received.

8. Prizes

The applicable promotion will disclose the prize(s), approximate retail value (ARV), and number of prizes available. Prizes are non-transferable, are not redeemable for cash, and substitutions are not permitted except at NCU's discretion or as required by law.

9. Winner Notification and Prize Claim

Unless otherwise stated, winners will be notified by telephone or email within approximately one (1) week following the close of the promotion. Winners must claim their prize within fourteen (14) calendar days of notification. If a selected winner cannot be contacted, declines the prize, fails to claim the prize within the required time, or is otherwise determined to be ineligible, Northwoods Credit Union may select an alternate winner by random drawing from the remaining eligible entries. Unless otherwise stated, prizes must be picked up at the winner's preferred Northwoods Credit Union branch. Prizes will not be shipped.

10. Social Media Promotions

Promotions conducted on Facebook, Instagram, or other social media platforms are sponsored solely by Northwoods Credit Union and are not sponsored, endorsed, administered by, or associated with Meta, Facebook, Instagram, or any third-party brand unless expressly stated. If a winner voluntarily consents, Northwoods Credit Union may photograph or otherwise identify the winner for promotional purposes. Any such use is subject to a separate signed photo or media release.

By submitting original written content, including a comment or response, as an entry in an NCU promotion, entrants grant Northwoods Credit Union a nonexclusive, royalty-free license to reproduce, publish, and share that content in future advertising and marketing materials, including social media, email, website, and print materials, where permitted by law. Content may be shortened or edited for clarity without changing its meaning. NCU will obtain separate consent before including the entrant's name, photograph, or other identifying information. A positive statement is not required to enter or win.

11. Privacy

Personal information collected through giveaway entries will be used solely for administering the applicable promotion unless otherwise disclosed. Entry information will not be retained beyond administration of the promotion except as required by applicable law or Northwoods Credit Union's record retention policies. For additional information, please refer to the Northwoods Credit Union Privacy Policy at www.northwoodscu.org/privacy/.

Notwithstanding the administration and retention limitations above, written entry content may be retained and used for the marketing purposes described in Section 10. Contact information will not be used for marketing without separate consent.

12. General Conditions

Northwoods Credit Union reserves the right to verify eligibility, reject incomplete or fraudulent entries, disqualify participants who violate these rules, and cancel, suspend, or modify a promotion if circumstances beyond its reasonable control affect the integrity or proper administration of the promotion. Decisions made by Northwoods Credit Union regarding the administration of a promotion are final, subject to applicable law.

13. Governing Law

These rules are governed by the laws of the State of Minnesota, including Minn. Stat. §§ 609.75 and 609.76, together with other applicable federal, state, and local laws.

14. Questions

Questions regarding these Official Rules or a specific promotion may be directed to:

Northwoods Credit Union
1702 Avenue B
Cloquet, MN 55720
marketing@northwoodscu.org
www.northwoodscu.org