



TERMS AND CONDITIONS TO ENTRANTS OF A \$20K CASH RAFFLE BENEFITING DCU FOR KIDS

All entrants of a \$20K Cash Raffle benefiting DCU for Kids (“Raffle”) must be at least 18 years of age and a Digital Federal Credit Union (“DCU”) Member to enter. By entering the Raffle, you agree that you have read, understood, and are bound by these Terms and Conditions.

All Raffle entrants understand and agree that they are entering to win a \$20,000 cash prize. Each Raffle ticket represents one Raffle entry, and 3,000 tickets will be sold for the Raffle.

A drawing selecting the Raffle winner will be conducted by an independent third party.

Present employees, volunteers, and affiliates of DCU and the independent third party conducting the drawing, and immediate family members of present employees, volunteers, and affiliates of DCU are ineligible to enter. “Immediate family member” means a spouse, domestic partner, child, grandchild, parent, grandparent, or sibling (including adoptive, in-law, and step-relationships).

You may enter the Raffle by purchasing a ticket(s) online. The Raffle entry fee will immediately be withdrawn from your DCU checking or savings account of choice, and a unique ticket number will be given to you.

Members residing in Alabama, California, Hawaii, Indiana, Kansas, Montana, Louisiana, South Dakota, Utah, and Washington are ineligible to enter due to state laws and regulations. It is the responsibility of the entrant to determine whether the Raffle is permitted under the laws of the state in which the entrant resides. Void where prohibited.

DCU will hold the cash prize until a valid winning entry is selected. The winning entry shall be selected by an independent third party and shall occur no later than 90 days after 3,000 Raffle tickets have been sold. The Raffle ticket cost will be refunded to the member’s DCU Account from which it was withdrawn if the Raffle does not sell out within 30 days.

DCU will attempt to first notify the winner by phone. If unable to do so, DCU will send written notification to the address of record on the winner’s DCU Membership. If DCU is unable to make contact with the winner within 7 business days of the drawing, another winner will be selected.

The winner agrees to complete and return to DCU all documentation required by DCU before the winner may receive the cash Raffle prize. If the winner does not complete and return the required documentation to DCU within 3 business days, a new winner will be selected.

The cash prize will be deposited into the winner’s DCU Savings Account.

The cash prize will be considered ordinary income for tax purposes and the winner may be required to pre-pay a portion of the tax liability prior to receiving the prize. Please consult with your tax advisor to determine what your personal tax liability would be should you win the Raffle. The winner agrees that all sales, use, and other taxes or fees are his or her full and complete responsibility. Further, winner hereby agrees to indemnify and hold DCU and DCU for Kids harmless from any and all liability related to the Raffle and/or the prize, and winner agrees not to hold DCU and DCU for Kids liable for any action derived from the use, transport, or enjoyment of the prize.

It is the responsibility of the entrant to comply with any federal laws or regulations as well as any laws specific to the state or locality in which the entrant resides. In the event of a conflict between the Terms and Conditions of this Raffle and Massachusetts law, Massachusetts law shall prevail. By entering the Raffle, you grant to DCU and DCU for Kids a non-exclusive, worldwide, paid-up, royalty-free license to use your likeness and name to be used in perpetuity in any future DCU and/or DCU for Kids publications, which may or may not include appearing on DCU's or DCU for Kids' website.

Every entry has a 1/3000 chance to win.

DCU reserves the right to refuse an entry and/or disqualify a winner, in its sole discretion, if it determines that any of these Terms and Conditions are not met.

No portion of the Raffle ticket price is considered a charitable contribution for purposes of tax deductibility.

Net proceeds benefiting DCU For Kids. The estimated percentage of the ticket price benefiting DCU For Kids is 61.65%.