

**Date: October 1, 2009**

**Subject:**

**New – CYS Win Cash Contest – September 2009 to January 2010**

We would like to spread the word about our great CYS Account and invite you to take part in our new CYS Account Win Cash Contest!

Until January 30, 2010, any Credit Union member, including any CYS Account holder, can refer someone to open a new CYS Account and become instantly eligible to win one of four \$250.00 cash prizes. Plus, anyone opening a CYS Account becomes instantly eligible to win a cash prize of \$1,000.00.

Prize draws will take place at our new Parkways West branch in Mississauga on Saturday February 6, 2009. Winners will be announced on Polish Studio on Saturday February 13, 2010.

So, help our Credit Union grow and refer a friend! Whether it is for a Child, Youth, or Student member, you and the person you refer could win cash!

For Contest Rules and Regulations please see below.



# Polish Credit Union

St. Stanislaus - St. Casimir's Polish Parishes Credit Union Limited

## The CYS Account Win Cash Contest!

**Our Credit Union Child-Youth-Student (CYS) Account is a great account.**

Paying a premium rate of interest on every penny deposited, it promotes good money management and offers in-branch, on-line and telephone access. And, as our younger members grow and their financial needs change, the CYS Account keeps pace with an expanding array of features, benefits and services.

**Plus, there's more! - Day to day banking transactions are FREE & UNLIMITED!**

Debit / Point of Sale Transactions; Credit Union ATM transactions; Deposits, Withdrawals; ATM card & replacements; Internet Banking; Telephone Banking; Bill Payments; Personalized Cheques; are all **FREE & UNLIMITED!**

**Plus, the CYS Account has NO MAINTENANCE FEES!**

**Other great features for our student members include:** Available overdraft protection with no minimum fee; a Student Line of Credit at Prime + 1%; and, a Student MasterCard.

**We would like to spread the word about our great CYS Account and invite you to take part in our new CYS Account Win Cash Contest!**

**Here's how it works...**

- **Any Credit Union member, including any CYS Account holder, can REFER someone to open a new CYS Account and become instantly eligible to win one of four \$250.00 cash prizes.**
- **Plus, anyone opening a CYS Account becomes instantly eligible to win a cash prize of \$1,000.00.**

Time: from September 1, 2009 to January 30, 2010. Prize draws will take place at our new Parkways West branch in Mississauga the week of February 2, 2010. Winners will be announced on Polish Studio on Saturday February 13, 2010.

**So, help us spread the word.  
Take part in our CYS Account Win Cash contest.  
Whether it is for a new Child, Youth, or Student member,  
you and the person you refer could win cash!**

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*Terms & conditions apply. Contest runs up to the close of business January 30, 2010. For complete contest details, please visit [www.polcu.com](http://www.polcu.com) or contact our Call Centre at 416.236.1225 or 1.888.558.5506*



# Polish Credit Union

St. Stanislaus - St. Casimir's Polish Parishes Credit Union Limited



## CYS ACCOUNTS - WIN CASH CONTEST OFFICIAL CONTEST RULES

### Contest Period:

The contest period begins no sooner than **September 1<sup>st</sup>, 2009** and ends no later than end of day **January 30<sup>th</sup>, 2010** (the "Contest Period").

### Eligibility:

To be eligible to win, each referred and non-referred CYS Account holder must open the account during the Contest Period.

To be eligible for this contest, an individual must i) be a legal resident of Canada ordinarily resident in Ontario, and ii) qualify for membership in the Credit Union pursuant to the Credit Union by-laws and the Credit Unions & Caisses Populaires Act, 1994. Individuals who refer a CYS account to the Polish Credit Union must be a current member or become a member during the contest period to be eligible for a designated prize.

Since some winners of this contest may be minors, these Official Contest Rules also bind the parents or legal guardians of all minor contestants. Said parents or guardians agree, by entering this contest, of behalf of the minor entrant, to both these Official Rules and also to the decisions of the Credit Union, which decisions are final and binding in all respects.

Cash prizes won by eligible minors will be awarded in the form of a certificate in the name of the minor; the equivalent amount of cash prize will be deposited into the winner's account. The parent or legal guardian of minors will be required to sign declaration and release forms before the minor selected entrant is declared a winner.

Employees of the credit union are not eligible to enter this contest, and will not be awarded ballot for providing referrals. However, sons and daughters of employees who open a CYS account within the specified contest period will receive a chance to win.

### Ballots:

An entry ballot will be completed for each qualified person who opens up a CYS Account within the Contest Period. The entry ballot will consist of two sections; a section designated for the New CYS Account holder, and a section for the name of individual who referred the new account. At the time the account is opened the New CYS Account holder will be asked to provide the name and contact information of his/hers referrer. To be eligible to win the Referrer must be a Credit Union member at the time of the draw. If there is no referrer, ballot must be clearly marked by employee that no referral was made toward the account being opened. At time of draw, the ballots will be separated and placed within their appropriate piles for the designated prizes.

### Prizes and Contest Results:

Contest results will be determined through **two** random draws (one for the CYS Account holder, and one for the referrers) that will be held from among all entries received during the Contest Period under the supervision of the Credit Union's Internal Auditor, and filmed during a contest draw celebration at Central Parkways Branch **Saturday February 6<sup>th</sup>, 2010**. Contest results will be publicly announced on **Saturday February 13<sup>th</sup>, 2010**, during the Polish Studio program (City TV: 11 am – 12 noon).

To be declared a winner, the individual or parent/legal guardian of the contestant chosen through the random draw must first answer a time-limited, unaided, skill-testing mathematical question. The odds of winning in each category are dependant on the number of entry ballots generated by new accounts opened, and by number of total referrals. Each winner can win only one prize.

All prizes will consist of a cash amount as outlined below and will be awarded in the form of a certificate in the name of the eligible winner, with the cash amount being directly deposited into the winner's Credit Union account. All prizes must be accepted as awarded, with no substitutions or transfers permitted.

Prizes are as outlined below:

There are two separate categories of cash prizes available for the two types of participants in the contest

- a) New Child-Youth-Student Account Holder:  
Prize: (1) one cash prize for total of \$1000.00 (one thousand dollars)
- b) Credit Union Member – The person who referred the CYS Account:  
Prize: (4) four cash prizes of \$250.00 (two hundred fifty dollars) each

This information is also detailed on contest flyers and promotional media.

### **Declaration and Release:**

The winner or parents or legal guardians of a winner will be required to complete, execute and return the Credit Union's form of Declaration and Release within 10 business days after notification that the winner has won a prize. Failure to return properly completed documents in the time specified, or if the Credit Union cannot contact a selected entrant, or if a winner is later found not to be eligible or not to have complied with these Official Contest Rules, will result in disqualification. The Credit Union will then select an alternate contestant to win that prize.

By accepting the prize, the winner or the parent or legal guardian of each winner grants to the Credit Union, and those acting pursuant to the Credit Union's authority (*and agrees to confirm said grant in writing in the form provided by the Credit Union*) the right to publish the winner's name, portrait, picture, voice and likeness for advertising and promotional purposes, and on the World Wide Web, without additional consideration and without notification, review or approval. In consideration for the chance of winning a prize, each parent or legal guardian, on behalf of each contestant, releases and agrees to hold harmless the Credit Union and its elected officials, officers, employees, representatives and agents from any and all liability for any injury, loss or damage of any kind to person, including death, and property, arising in whole or in part, directly or indirectly, from acceptance, possession, use or misuse of any prize, participation in any Contest-related activity, or participation in this contest.

Entering the contest constitutes an agreement to abide by the rules described above. Failure to abide by these rules may result in disqualification and/or forfeiture of prizes.

These are the Official Contest Rules. This contest is subject to all federal, provincial and municipal laws and regulations. The Contest rules are subject to change without notice to comply with any applicable federal, provincial or municipal laws or the policy of any other entity having jurisdiction over the Credit Union.