

OFFICIAL RULES

Red Canoe Credit Union – “Choose Your Own Savings Adventure” Sweepstakes

NO PURCHASE, PAYMENT, OR DEPOSIT NECESSARY TO ENTER OR WIN.

A purchase, payment, or deposit will not increase your chances of winning.

Void where prohibited by law.

1. Sponsor

The “Choose Your Own Savings Adventure” Sweepstakes (“Sweepstakes”) is sponsored by Red Canoe Credit Union (“Sponsor”), 1418 15th Avenue, Longview, WA 98632.

2. Promotion Period

The Sweepstakes begins at 12:00 a.m. Pacific Time (PT) on January 1, 2026 and ends at 11:59 p.m. PT on January 31, 2026 (“Promotion Period”). Sponsor’s computer is the official timekeeping device.

3. Eligibility

The Sweepstakes is open to legal U.S. residents who are 18 years of age or older at the time of entry and who are members of Red Canoe Credit Union or eligible for membership.

Employees, directors, officers of Sponsor, and members of their immediate household are not eligible.

Void where prohibited by law.

4. How to Enter

There are two (2) ways to enter. Odds of winning are the same regardless of entry method.

A. Automatic Entry with New Sub-Savings Account (Optional)

- Open a new Red Canoe Credit Union sub-savings account during the Promotion Period to receive one (1) entry.
- You may receive one (1) additional entry per calendar day by making a deposit to that sub-savings account.
- Maximum of one (1) entry per person per day, regardless of deposit amount.

B. Alternate Method of Entry (AMOE) – No Purchase or Deposit Required

To enter without opening an account or making a deposit:

- Complete the No Purchase Necessary Entry Form available [here](#) during the Promotion Period.

- If you do not have internet access, you may visit any Red Canoe Credit Union branch to complete an alternate entry form.

Limit one (1) AMOE entry per person per day.

5. Drawings and Prizes

Weekly Drawings

- Ten (10) winners will be selected each week.
- Each winner will receive \$100.
- Weekly drawings will occur on or about:
 - January 8, 2026
 - January 15, 2026
 - January 22, 2026
 - January 29, 2026

Grand Prize Drawing

- One (1) Grand Prize winner will receive \$500.
- Drawing will be held on or about February 5, 2026.
- All eligible entries received during the Promotion Period remain eligible for the Grand Prize, including non-winning weekly entries.

Prize Delivery

Prizes will be deposited into the winner's Red Canoe Credit Union savings account within ten (10) business days after winner verification.

6. Odds of Winning

Odds of winning depend on the total number of eligible entries received for each weekly drawing and for the Grand Prize drawing.

7. Winner Selection and Notification

Winners will be selected in random drawings conducted by Sponsor. Winners will be notified by email within ten (10) business days of the applicable drawing date.

If a selected winner cannot be contacted, is ineligible, or fails to respond within a reasonable time, Sponsor may select an alternate winner.

8. Taxes and Reporting

Winners are solely responsible for all applicable federal, state, and local taxes.

- Prizes totaling \$600 or more may be reported to the IRS on Form 1099-MISC.
- Winners may be required to complete a Form W-9 prior to prize delivery.

9. General Conditions

No substitution, assignment, or transfer of prizes is permitted.

By entering, participants agree to be bound by these Official Rules and the decisions of Sponsor, which are final and binding in all matters relating to the Sweepstakes.

Sponsor reserves the right to cancel, suspend, or modify the Sweepstakes if fraud, technical failures, or other factors compromise the integrity of the promotion.

10. Publicity Release

Except where prohibited by law, acceptance of a prize constitutes permission for Sponsor to use the winner's name and city of residence for promotional purposes without additional compensation.

11. Limitation of Liability

Sponsor is not responsible for lost, late, incomplete, or misdirected entries, or for technical, human, or system errors.

By participating, entrants release Sponsor from any liability arising from participation in the Sweepstakes or acceptance of a prize, except where prohibited by law.

12. Governing Law

All issues and questions concerning the Sweepstakes shall be governed by and construed in accordance with the laws of the State of Washington, without regard to conflict-of-law principles.

13. Winners List

For a copy of these Official Rules or the name(s) of the winner(s), send a self-addressed, stamped envelope to:

Red Canoe Credit Union
"Choose Your Own Savings Adventure" Sweepstakes
1418 15th Avenue
Longview, WA 98632

Requests must be received by March 15, 2026.