MemberDirect Alerts Contest Rules

The 2021 MemberDirect Alerts Contest (the "Contest") is conducted by Atlantic Central on behalf of all participating Credit Unions in Atlantic Canada. The Contest runs from October 11 to November 11, 2021 (the "Contest Period") and is open to any current credit union member who, activates and turns on one or more MemberDirect Alert.

No purchase of any credit union product or service is necessary to enter this Contest.

Methods of Entry

A member can enter the contest by activating and turning on Member Direct Alert(s) from within Online Banking. If a member already has these alerts turned on, they will be automatically entered into the contest. Only members without any alerts turned on will be excluded from the contest.

Prize

Members

There will be one member prize of $500 awarded to a randomly selected member. The member will be chosen from a query list of members with MemberDirect Alerts activated and turned on.

In the event the first attempt to reach a selected entrant is unsuccessful, one additional attempt will be made within forty-eight (48) hours. If here is no response received from the second attempt within twenty-four (24) hours, the entry will be considered void and disqualified. The selected entrant will then have no recourse against Atlantic Central or any of the participating member Credit Unions. Another random draw will then be conducted, and a new selected entrant drawn, with the above notification process repeated until a replacement selected entrant is contacted. The odds of selection will depend on the total number of eligible entries received. Before being declared a prize winner, selected entrants must correctly answer a time-limited, skill testing mathematical question, without mechanical or other assistance, and may be required to sign a Complete Release and Waiver of Claim. The prize winner must accept the prize as awarded, which is not redeemable for exchanges or substitutions. The prize winner may be required to attend Atlantic Central or their local credit union to receive their prize.

Eligibility

Employees, board members, and their immediate families, of the following organizations are not eligible for Contest entry: Atlantic Central, League Savings and

Mortgage Company, any participating credit union, and any credit union deposit insurance corporation (NSCUDIC, PEICUDIC, NBCUDIC, and CUDGC). To be eligible to enter the Contest, member entrants must be legal residents of Canada and must have reached the age of majority in their province or territory of residence (18 in AB, MB, ON, PE and SK; 19 in BC, NB, NL, NT, NS, NU and YK). Residents of Quebec are not eligible to enter the Contest. Contestants are limited to one entry in the Contest. All selected entries will be subject to verification of their eligibility for entry. Members must have a minimum of one MemberDirect Alert turned on to be entered into the contest.

Terms of Entry: By entering the Contest, entrants:

a) agree to abide by all Contest rules and regulations and acknowledge that Atlantic Central reserves the right to cancel, terminate, modify, or suspend the Contest for any reason, without any prior notice to any entrant.
b) agree to release and hold harmless Atlantic Central and any of the participating member credit unions including, but not limited to, their respective officers, directors, employees, agents, representatives, contractors, sub-contractors, wealth management partners, and shareholders from all liability resulting from Contest entry, award, use, possession, or misuse of any prize, including any and all liability for injuries and loss or damage of any kind; and,
c) acknowledge that no warranty or guarantee is given by Atlantic Central surrounding the use of any prize awarded.

Prize Winner: By entering the Contest, entrants agree that if they are declared a prize winner, their name, photo, and likeness may be posted at Atlantic Central and participating credit union branches, on their website, and/or through social media channels, and can be used for advertising purposes without additional compensation. Submission of an entry shall be treated as an entrant's express consent to the collection, use, and disclosure of their personal information, as noted above, if they are a prize winner.

Applicable Law: The Contest and the prizes awarded are subject to all applicable federal, provincial, and municipal laws.

Privacy: All personal information collected in relation to the Contest will be destroyed immediately after the prizes are awarded, and will not be used for any other purpose, except where the entrant expressly consents to their personal information being used for another purpose as described.