

# GREAT RIVER GIVES BACK DONATION PROGRAM

The Great River Federal Credit Union (GRFCU) believes in giving back! Our focus is not only to provide affordable products and services, but to also support our members and the local communities in the areas where we all live, work and play. We are deeply committed to creating a positive impact in the lives we touch, and so excited to share that we are announcing our new Gives Back Program. Our members are looking for both social mission and innovation from their financial institutions, from us.

GRFCU is dedicated to supporting the communities it serves. We provide resources to our members and local communities in various forms, such as sponsoring events, supporting and donating to charities, volunteering at events, member education, assistance in saving for retirement and giving back to our members with our dividend programs.

The GRFCU Gives Back Program will award \$2,500 (\$500 to each of the 2 Runners Up) to not-for-profit organizations each quarter starting the 1<sup>st</sup> quarter of 2018. The (annual total) \$14,000 will go to organizations that serve Health & Well Being, Public Safety, Veterans, and Homeless/Basic Needs.

Organizations that serve in these categories will have the opportunity to nominate themselves or may be nominated by someone else for the GRFCU Gives Back Program and may submit their nominations to [marketing@greatriverfcu.com](mailto:marketing@greatriverfcu.com). Each quarter a category will be highlighted on GRFCU's website, Facebook and Twitter where the public can vote for their favorite. The organization that receives the most votes will be awarded \$2,500. GRFCU will announce the winners quarterly.

Eligible organizations must be organized as a not for profit with a physical address in Benton, Sherburne and Stearns Counties and must submit their name and primary mission, along with contact information by the following deadlines on GRFCU's website:

2018

- **Quarter one-** Health/Wellbeing related organizations entry deadline: January 31, 2018, voting period: February 1 – February 28, 2018, announcement/disbursement: March 2018
- **Quarter two-** Public Safety (1<sup>st</sup> Responders) organizations entry deadline: April 30, 2018, voting period: May 1 – May 31, 2018, announcement/disbursement: June 2018
- **Quarter three-** Veterans related organizations entry deadline: July 31, 2018, voting period: August 20 – August 31, 2018, announcement/disbursement: September 2018
- **Quarter four-** Homeless/Basic Needs related organizations entry deadline: October 31, 2018, voting period: November 15 – November 30th, announcement/disbursement: December 2018

To nominate an organization for the GRFCU Gives Back Program, for complete Program Rules, please visit [www.greatriverfcu.org](http://www.greatriverfcu.org).

## Every Vote Makes a Difference

The Great River Federal Credit Union Gives Back Program is a program that invites credit unions and credit union support organizations to showcase their good deeds and charitable work. Now it's up to you to vote for your favorite and help charities within our region receive donations of up to \$2,500.

- Nominate your favorite charity or charitable project.
- Learn about each nomination at [GreatRiverFCU.org](http://GreatRiverFCU.org).
- Vote for your favorite (vote once per day to increase their chances and your chances).

To vote online, go to [GreatRiverFCU.org](http://GreatRiverFCU.org) or GRFCU Social media channels, click and follow the instructions to choose the charity you want to win.

- Share this program with your friends to rally support.

Official Rules – “GRFCU GIVES BACK PROGRAM” January 1, 2018 through December 31, 2018.

NO PURCHASE NECESSARY TO ENTER OR WIN.

1. ELIGIBILITY: The Great River Federal Credit Union (GRFCU) “GRFCU GIVES BACK PROGRAM” is offered and open only to those organized as a non-for-profit organization that serves one of the categories of Health, Public Safety, Veterans or Homeless/Basic Needs, and also has a physical address located in Benton, Sherburne or Stearns counties, in Minnesota (“Entrants”). By entering and by winning the Program, you agree to these Program rules (the “Official Rules”). No fee is required for entry. VOID WHERE PROHIBITED. Employees, directors, contractors, vendors, marketing and promotion agencies, family members or individuals living in the same household as employees of GRFCU (“Sponsor”) are not eligible to participate.

GRFCU may NOT consider contributions to the following:

- Sponsor(s) of or to political or partisan organizations.
- “For-profit” organizations.
- Religious groups or religion-based organizations.
- Individual teams or smaller sports organizations that do not benefit a large segment of the community.
- Individuals (including members) or organizations seeking funds for personal or individual endeavors, including reimbursement for medical needs or expenses.
- Those organizations where funds would be used for the purpose of building assets or capital.
- Those capable of supporting themselves.
- Individual(s) or group(s) that is not representative of the communities GRFCU serves.

2. PROGRAM PERIOD: The Program Period begins on January 1, 2018, at 8:00 a.m, and ends on December 31, 2018, at 11:59 pm.

3. HOW TO ACCESS AND ENTER: Parties interested in nominating an organization should submit their nominee's name by sending an email to Marketing@greatriverfcu.org during the entry submission period for the category of service in which their organization serves and qualifies. The email should contain the organizations name, brief statement of mission and the nominee's contact information. The first 50 qualified submissions of organizations will be accepted and entered into the Program. In order to be entered in a category, the organization's primary purpose must reflect that category. Category entry dates are as follows:

2018

- Health or Well Being Category: Entry submission time period is 8:00 am on January 1, 2018 through January 31, 2018.
- Public Safety Category: Entry submission time period is 8:00 am on April 1, 2018 through April 30, 2018.
- Veterans Category: Entry submission time period is July 1, 2018 through on July 31, 2018.
- Homeless or Basic Needs Category: Entry submission time period is October 1, 2018 through October 31, 2018.

4. DRAWING/ODDS: One (1) Winner will be chosen in each category, based on the most votes received during the voting period via the GRFCU website voting page found at [www.GreatRiverFCU.org](http://www.GreatRiverFCU.org). One vote per person per day during the voting time period. In the event of a dispute as to the identity of a Winner, the Sponsor's decision by the Gives Back Committee made up of GRFCU members and staff will be final.

5. PRIZES: One (1) Winner will be announced in each category and will be chosen based on the number of votes received. One (1) Winner in each category will receive a \$2,500 donation to fund the organization's mission. Each prize is valued at \$2,500. If an organization is entered into more than one category, the organization can only win one time. The 2nd & 3rd place organizations will receive \$500.

Winners will be required to respond (as directed) within 72 hours of an attempted notification and must certify eligibility prior to being awarded the prize. Failure to respond to the notification within this timeframe and/or certify eligibility may result in forfeiture of the prize.

Sponsor is not responsible for lost, stolen, damaged, mutilated, returned, "bounced back" emails or misdirected mail, or unsafe arrival of a prize. If the prize notification is returned as non-deliverable, or if Winner is found to be ineligible or not to be in compliance with these Official Rules, Winner may be disqualified and an alternate Winner will be selected. All expenses not specifically described online or herein are the Winner's sole responsibilities.

6. GENERAL CONDITIONS: Winners, unless they opt out, authorize GRFCU to use, without further notification to you, review or approval by you, your name if you become a Winner, to publicize the Program and inform other Entrants of your winning. For example, GRFCU may post on Facebook®, on Twitter®, or other marketing channels a message such as: "Congratulations to our winners:-----"

Sponsor reserves the right, at its sole discretion, to disqualify any individual or organization it finds, in its sole determination, to be tampering with the entry process or the operation of the Program; to be acting in violation of these Official Rules; to be acting in a non-sportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person.

Any use of robotic, automatic, macro, programmed or like entry methods will void all such entries by such methods and persons using any such methods will be disqualified. Each entry submission must be manually key stroked and manually entered by the individual entrant; automated and/or repetitive electronic submission of entries (including but not limited to entries made using any script, macro, bot or Sweepstakes service) will be disqualified and transmissions from these or related email or IP addresses may be blocked. The accumulation of entries generated through robotic, automatic, macro, or like methods is also strictly prohibited. Sponsor's determination of whether a user is accumulating entries generated through automated means is in Sponsor's sole discretion.

Entries that contain offensive, harassing, threatening, abusive language or that violate the intellectual property or other proprietary right of any person are invalid and inadmissible.

**CAUTION: ANY ATTEMPT BY A USER OR ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE PROGRAM IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES AND COSTS (INCLUDING WITHOUT LIMITATION, ATTORNEYS' FEES) FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW.-**

Sponsor assumes no responsibility for any computer, telephone, cable, network, satellite, electronic or Internet hardware or software malfunctions, or unauthorized human intervention, or the incorrect or inaccurate capture of entry or other information, or the failure to capture any such information.

If, for any reason, Sponsor is unable to run this Program as planned due to infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes which, in the sole opinion of Sponsor, corrupt or affect the administration, security, fairness, integrity, or proper conduct of this Program, Sponsor reserves the right to cancel, terminate, modify or suspend the Program. If the Program is terminated due to tampering or technical difficulties prior to its expiration date, notice will be posted at Great River Federal Credit Union's Facebook® page and on Twitter®.

NOTICE: Facebook® and Twitter® are in no way responsible for lost, stolen, misdirected, incomplete, misaddressed or ineligible entries. Facebook® and Twitter® are in no way sponsoring, endorsing, administering or associated with this program.

7. LIMITATIONS OF LIABILITY: IN NO EVENT WILL SPONSOR, OR ITS MEMBERS, AFFILIATES, SUBSIDIARIES AND RELATED COMPANIES, ITS ADVERTISING OR PROMOTION AGENCIES OR THEIR RESPECTIVE OFFICERS, DIRECTORS, REPRESENTATIVES AND AGENTS, BE RESPONSIBLE OR LIABLE FOR ANY DAMAGES OR LOSSES OF ANY KIND, INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES ARISING OUT OF YOUR PARTICIPATION IN THIS PROGRAM. SOME JURISDICTIONS MAY NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES OR EXCLUSION OF IMPLIED WARRANTIES SO SOME OF THE ABOVE LIMITATIONS OR EXCLUSIONS MAY NOT APPLY TO YOU. CHECK YOUR LOCAL LAWS FOR ANY RESTRICTIONS OR LIMITATIONS REGARDING THESE LIMITATIONS OR EXCLUSIONS.

8. DISPUTES: Except where prohibited, as a condition of participating in this Program, you agree that any and all disputes, claims and causes of action arising out of or connected with this program including the determinations of winners, which cannot be resolved amicably, shall be resolved on an individual basis only, without resort to any form of class action. Either party may bring an individual action in a court of competent jurisdiction located in Benton, Sherburne or Stearns counties, Minnesota. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of participant(s) and Sponsor in connection with this Program, shall be governed by and construed in accordance with, the laws of the State of Minnesota, U.S.A., without giving effect to the conflict of laws rules thereof, and all proceedings shall take place exclusively in Benton, Sherburne or Stearns counties, Minnesota. Each party to an action pursuant to this Section 8 shall be responsible for that party's costs of litigation to include but not be limited to attorney fees incurred by that party.

9. LIST OF WINNERS. To obtain a list of the names of the Winners, mail a request, including a stamped, self-addressed envelope, to GRFCU GIVES BACK PROGRAM, 1532 W. St Germain Street, St. Cloud, MN 56301.

Thank you for thinking participating!