

## RAKE IN THE SAVINGS SWEEPSTAKES OFFICIAL RULES

NO PURCHASE OR PAYMENT OF ANY KIND NECESSARY TO ENTER OR WIN. VOID WHERE PROHIBITED. SUBJECT TO ALL APPLICABLE FEDERAL, STATE AND LOCAL LAWS AND REGULATIONS.

1. **ELIGIBILITY REQUIREMENTS:** Open to legal residents of the United States who are 18 years of age or older. The following are not eligible to enter or win a prize: employees, contractors, Supervisory Committee, directors, and officers of State CS EFCU (the "Sponsor"), and the immediate family members of each (spouse, parent, child, sibling, grandparent, and spouse or "step" of each) and those living in their same household. Void where prohibited.
2. **SWEEPSTAKES PERIOD:** Sweepstakes begins at 12:00:01 a.m. Eastern Time ("ET") on September 13, 2023 and ends at 11:59:59 p.m. ET on November 10, 2023 (the "Sweepstakes Period").
3. **TO ENTER:** There are two (2) methods of entry into the Sweepstakes.
  1. **FIRST ENTRY METHOD:** Primary member will receive one entry for every \$500 increase in balance of Share Certificate or Money Market accounts during the sweepstakes period. Total combination of all Share Certificate and Money Market balances per individual membership at the end of day on November 10, 2023 will be compared to beginning combined balance at start of day on September 13, 2023 to determine total savings balance increase.
  2. **SECOND ENTRY METHOD:** You may enter the Sweepstakes by mail. Hand-print the following on a 3½" x 5" postcard: "Rake in the Savings Sweepstakes", your full name, full mailing address, day and evening phone numbers, email address (if any) and date of birth and mail it with proper postage to: "2023 Rake in the Savings Sweepstakes", C/O State CS EFCU, 4th Floor, Dulles State Office Building 317 Washington St., Watertown NY 13601. Limit one (1) entry per postage-stamped postcard. Mail-in entries must be handwritten and postmarked by November 10, 2023 and received by November 15, 2023. Proof of sending or submission will not be deemed to be proof of receipt by Sponsor. No mechanical reproductions will be accepted. Sponsor is not responsible for lost, late, illegible, invalid, misdirected, mutilated, incomplete, or postage-due mail/entries, which will be disqualified. Mail-in entries become property of Sponsor and will not be returned.

4. **SWEEPSTAKES DRAWING AND ODDS OF WINNING:** Prize winners will be selected in a random drawing from all eligible entries on or about November 17, 2023 by a State CS EFCU employee. Odds of winning depend on the number of eligible entries received.

5. **PRIZES:**

**One (1) Grand Prize:** \$250 awarded in the form of a deposit to winner's Primary Savings account.

**One (1) Second Place Prize:** \$100 awarded in the form of a deposit to winner's Primary Savings account.

**One (1) Third Place Prize:** \$50 awarded in the form of a deposit to winner's Primary Savings account.

**Total value of all Prizes:** \$400

6. **PRIZE RESTRICTIONS: Limit one (1) prize per person/household.** Prizes are non-transferable and no prize substitution permitted. Winners are solely responsible for any taxes on the prize and may be issued an IRS Form 1099 for the Prize value. As a condition of winning, the potential winner may be required to complete a W-9 Tax Form and furnish his/her social security number for the purpose of preparation of any tax forms as required by law. All costs and expenses associated with prize acceptance and use not specifically provided herein are the responsibility of the winner.
7. **WINNER NOTIFICATIONS AND PRIZE CLAIMS:** Winners are subject to verification, including verification of age. The potential Prize winners may be required to complete, sign, and return a Publicity Release (granting the use of the winner's name, city/state, likeness, or photograph by Sponsor for advertising/publicity purposes, without further compensation) within seven (7) calendar days of attempted notification or prize may be forfeited and an alternate winner may be contacted. Sponsor is not responsible for any change of mailing address, email address and/or telephone number of entrants. In the event of non-compliance with these Official Rules, or if a prize notification or prize is unclaimed or returned as undeliverable, the prize will be forfeited and an alternate winner may be contacted. Prizes may not be awarded if the prizes are not properly claimed.