

2017 Registered Retirement Savings Contest Long Rules and Regulations

1. **Eligibility and Entry:** The 2017 Registered Retirement Savings Contest (the “Contest”) is open to credit union members and non-members, including those who have participated in an appointment focused on retirement planning with a participating credit union or wealth management partner with a credit union in any of the Atlantic Provinces (NS, NB, PE, NL), or, who make a new contribution or transfer in a minimum amount of \$500 to a registered product during the contest period with a participating credit union or wealth management partner, between the dates of January 1st and March 1st, 2017. An “appointment” is considered to be communication with the credit union or one of its’ partners either in-person, over the phone, or via email where there is discussion of an individual’s investment opportunities with the credit union.
2. **No Purchase Necessary:** No purchase of any credit union product or service is necessary in order to enter this contest. No purchase entries can be requested and submitted at participating credit unions.
3. **Entry Restrictions:** Automatic renewals of existing products held with a credit union are not eligible for entry on the basis of a minimum contribution. Employees of credit unions in Atlantic Canada (NS, NB, PE, NL) or Atlantic Central (including its subsidiaries), members of an employee’s immediate family, individuals domiciled with an employee, and Board members of either credit unions in Atlantic Canada or Atlantic Central are not eligible for contest entry. To be eligible to enter the contest, 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, NB, ON, PE and SK; 19 in BC, NL, NT, NS, NU and YK). Residents of Quebec are not eligible to enter the contest. Entrants are permitted one entry per product type (RRSP and/or TFSA).
4. **Entry Deadline:** Entries will be accepted up to 11:59 p.m. on March 1st, 2017. Late entries will not be accepted.
5. **Prizes:** A total of two (2) prizes of \$1,000 each will be awarded. Each prize will also include the privilege of selecting a local charitable organization to which a donation of \$1,000 will be made in the prize winner’s name. For the purpose of the Contest, a “local charitable organization” is a) an organization located in the same province as the credit union where the winner entered the contest; and b) at the time of the being selected for the donation, registered in good standing under the Canadian Charities Listings maintain by the Charities Directorate of the Canada Revenue Agency (<http://www.cra-arc.gc.ca/chrts-gvng/lstngs/menu-eng.html>). Atlantic Central reserves the right to withhold its final approval of a selected charitable organization, in the event that the selected charity is deemed to be averse to co-operative principles, or the association of the charity with the Contest may cause harm or damage to the reputation of Atlantic

Central, and/or its member credit unions, as determined by Atlantic Central in its sole discretion.

- 6. Selection and Declaration of Prize Winners and Prize Distribution:** Selected entrants will be selected through two random draws from all eligible entries. The two respective draws will be held consecutively on Monday, March 13th, 2017, starting at 10:00 a.m. AST at the head office of Atlantic Central, located at 6074 Lady Hammond Road, Halifax, Nova Scotia. Selected entrants will be contacted by phone following the draws. In the event the first attempt to reach a selected entrant is unsuccessful, a maximum of three additional attempts will be made within fourteen (14) days following the draw. If a selected entrant cannot be contacted in this manner, over this period, their entry will be considered void and disqualified. The individual will then have no recourse against any participating credit union or Atlantic Central. Another random draw will be conducted, and a new selected entrant drawn, with application of the above notification process repeated.

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. Prize winners must accept the prizes as awarded, which are not redeemable for exchanges or substitutions. Prize winners may be required to attend the participating credit union they entered the Contest through in order to receive their prize.

- 7. Terms of Entry:** By entering the Contest, entrants agree to abide by all Contest rules and regulations. By entering this Contest, entrants further agree to release and hold harmless any participating credit union and Atlantic Central, including, but not limited to, their respective officers, directors, employees, agents, representatives, contractors, sub-contractors, wealth management partners, and shareholders from any and 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. No warranty or guarantee is given by the credit union or Atlantic Central surrounding the use of a prize.
- 8. Prize Winner:** By entering this Contest, entrants agree that if they are declared a prize winner, their name, photo, and likeness may be posted at credit unions across Atlantic Canada and could 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.
- 9. Applicable Law:** The contest is subject to all applicable federal, provincial, and municipal laws.

10. **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 has expressly indicated their personal information may be used for future contact.