



Navigator
CREDIT UNION

Member Referral Giveaway Official Rules

HOW TO ENTER. Navigator Credit Union Members are entered into a quarterly Member Referral Giveaway for each successful referral. One winner will be randomly selected to receive \$300. The money will be deposited into their Navigator checking account no later than 30 days after the end of a calendar quarter. A calendar quarter is defined as a period of three calendar months ending on March 31, June 30, September 30, or December 31.

NO PURCHASE NECESSARY. Members may also enter the Giveaway by writing "Member Referral Giveaway" along with their name, address, email address and phone number on a 3" x 5" card and mailing to: Navigator Credit Union, ATTN: Marketing Department, P.O. 1647, Pascagoula, MS, 39568. Entries must be complete and postmarked by the last day of each calendar quarter. Only one (1) mail- entry is permitted per Member during each calendar quarter.

ELIGIBILITY. Members must be in good standing (no negative balance or delinquent lines of credit). For each successful referral, the Member will receive one (1) entry into a random drawing to receive \$300. A successful referral means the referee must open a Membership Share Account, a Primary Share account and a Checking Account. Membership share account requires a \$5 opening balance. Membership eligibility requirements apply.

SELECTION AND PRIZES. One prize winner will be selected in a quarterly drawing from the pool of eligible entries received during the previous quarter. The drawing will take place no later than 15 days after the end of the quarter. The winner will receive a \$300 deposit to their Navigator Checking account within five (5) business days; winners will be notified by email. Drawing will be conducted by Navigator Credit Union, whose decision is final and binding on matters relating to this promotion. Odds of winning depend upon the total number of eligible entries received within the calendar quarter.

GENERAL Except where prohibited by applicable law, regulation, rule or order, the entry and acceptance of any prize constitutes permission for Navigator to use the winner's name and photo for any and all promotional or advertising purposes in all forms of media without additional compensation or consent. By entering, participants agree to be bound by these Official Rules and the decisions of the Navigator Credit Union, which are final and binding in all respects. All prizes are nonnegotiable. VOID WHERE PROHIBITED. TAXES Prize winnings will be reported as dividend income; the winner will be responsible any applicable federal, state or local tax liability.