

Rogue Credit Union Payroll Direct Deposit Official Contest Rules

I. No Purchase Necessary to Enter. By entering the Rogue Credit Union Payroll Direct Deposit Contest, each entrant accepts and agrees to be bound by these Official Contest Rules.

II. Eligibility

- a. The Contest is open to all Rogue Credit Union members who must have an active checking account with Rogue Credit Union.
- b. Rogue Credit Union employees, officials, and their immediate family members are not eligible to win.
- c. Must be 18 years of age or older to enter.

III. Prizes

- a. Fifty (50) winners will receive a one-time \$50 deposit into their ownership account. Prizes are not transferable or assignable. Rogue Credit Union reserves the right to modify the prize for one of similar value in its sole discretion. Limit to one (1) prize per tax reported owner.

IV. How to Enter

- a. Automatic Entry: Members are automatically entered if they receive a payroll direct deposit of \$500 or more into their Rogue Credit Union checking account in which they are the tax reported owner, AND Conduct at least ten (10) qualifying electronic transactions. Qualifying electronic transactions are: debit and credit card purchases, ACH, Bill Pay, Check, Zelle, or ATM transactions not involving a Live Video Teller.
- b. Free Entry: Members may enter for free by completing and returning a 3 x 5 card to a Rogue Credit Union branch and with all requested information, including at least: (1) name, (2) address, (3) phone number, (4) email address, and (5) member number.
- c. Only one entry per person during the Contest Period.

V. Winner Selection

- a. Contest Period: November 1, 2025-November 30, 2025. Entries must be received by November 30, 2025 to be eligible to win.
- b. Winners will be selected by random drawing on December 5, 2025. Winner need not be present to be selected.
- c. Odds of winning depend on number of entries.
- d. Limit one prize per person.

VI. Winner Notification

- a. Winners will be notified within 5 days of selection using the contact information in the member's account records.
- b. Winners who do not respond within 7 days from the time they were notified will lose their right to the Prize and no new winner will be selected by another random drawing.

VII. Conditions

- a. The Contest is void where prohibited or restricted by law and is subject to all federal, state and local laws and regulations. Winners are responsible for all applicable state or federal taxes. By entering this Contest, Winners grant Rogue Credit Union the right to publicize and

broadcast their name, voice, and likeness, the fact that they won for advertising purposes without notice or any additional compensation, except where prohibited by law.

- b. Each entrant releases Rogue Credit Union and its respective directors, officers, employees, and agents from any and all liability, claims, causes of action, suits, and demands arising from or in connection with its lawful actions in conducting this promotion. Winners will be required to sign a release agreement in order to receive the prize.
- c. Rogue Credit Union reserves the right, in its sole discretion, to cancel or suspend this promotion, in its entirety or in part for any reason in its sole discretion. Prizes are not guaranteed.

VIII. Sponsor & Winner List

- a. Contest sponsor is Rogue Credit Union. Address: PO Box 4550 Medford, OR 97501 Phone: 1-800-856-7328. After the Contest concludes, a list of winners is available upon request by mail to the address listed above.