

LUCKY SAVERS

TURN YOUR SAVINGS
INTO WINNINGS!

LUCKY SAVERS

OFFICIAL RULES AND A
COMPLETE LIST OF PRIZES
ARE AVAILABLE AT:

www.nycua.org



Void where prohibited by law. Official rules and a complete list of prizes are available at: www.nycua.org.

WHAT IS LUCKY SAVERS?

It's a special share savings certificate account at your credit union that helps you build your savings while also giving you chances to win \$5,000 quarterly prizes, plus monthly cash prizes! Every time you save \$25 in a Lucky Savers certificate, you get another chance to win — up to 10 chances every month. Plus, all the money you deposit into the Lucky Savers account is still yours, plus interest. It pays to save!

HOW DO I OPEN AN ACCOUNT?

Simply request a 12-month Lucky Savers share certificate and make an opening deposit of \$25. Your initial deposit is your first step to saving and is your first entry into the monthly and quarterly prize drawings. As you continue to make additional deposits into the account, you will accumulate more entries in the monthly and quarterly prize drawings. To win a prize, account holders must be 18 years or older and have an account that is open through the drawing period.

HOW CAN I EARN CHANCES TO WIN?

Every \$25 deposited into your account, up to \$250 per month, is another chance to win. You may make deposits of any amount into the account each month, but prize entries are limited to 10 per month.

WHAT ARE THE PRIZES?

The real prize is the savings you will build with regular deposits each month. But to sweeten the pot, there are quarterly prizes of \$5,000, to be awarded throughout the year. The winner will be notified by phone and mail. All Lucky Savers account holders at participating credit unions will be eligible for the quarterly prizes. The quarterly prizes will be deposited into the winners' traditional share accounts. Plus, thousands of dollars in monthly cash prizes will be awarded throughout the year.

WHAT IS A LUCKY SAVERS CERTIFICATE?

A Lucky Savers certificate is a share certificate issued by a credit union. You will earn a specified dividend if the certificate is held for the full term; in the case of Lucky Savers, the term is 12 months.

WHAT'S THE DIVIDEND RATE?

Please ask a Member Service Representative for the dividend on the Lucky Savers certificate.

CAN I WITHDRAW MONEY FROM MY CERTIFICATE?

Yes, you are allowed to take one withdrawal from your Lucky Savers account in the 12-month period. A \$25 withdrawal fee will apply.

HOW ARE MY PRIZE ENTRIES CALCULATED?

Each month, we'll look at your current savings balance as compared to the previous month's balance. You'll receive one entry for every \$25 increase. For example, if your Lucky Savers balance increases by \$50, you will receive two prize entries for the month. Those prize entries will also be added into the quarterly prize drawing, giving you additional chances to take home one of the \$5,000 prizes!

TURN YOUR SAVINGS INTO WINNINGS!

Why open a Lucky Savers account?

Because you have nothing to lose — and everything to gain! Not everyone will win a prize, but with regular deposits into your Lucky Savers account all year you are guaranteed to end up with more money saved than when you started.

ASK US TODAY ABOUT

LUCKY SAVERS