

FIRST SERVICE CREDIT UNION DISCOVERY ACCOUNTS  
SEMESTER EARNINGS OFFICIAL RULES

1. ENTRY. No purchase is necessary in order to enter the Semester Earnings. Each Semester Earnings submission form must be accompanied by the child's most recent grades. They can be submitted at a branch location or by sending both the grades and entry form to [discovery@fscu.com](mailto:discovery@fscu.com).
2. PRIZE. Cash rewards of \$5 will be deposited into the primary share account of each eligible Adventurer account holder (ages birth to 10). Up to \$10 will be deposited for Voyager (11-14) and Navigator (15-17) based on a calculation of GPA on a 4.0 scale, which is then multiplied by a factor of 2.5.
3. ELIGIBILITY. To qualify for the Semester Earnings, an entrant must be a member in good standing of First Service Credit Union with a Discovery Youth account and not declared ineligible by these rules. By entering, entrants accept and agree to be bound by these Official Rules and the decisions of the Sponsors and the judges selected by them. Sweepstakes void where prohibited by law.
4. INELIGIBILITY. Any failing grades during the previous semester makes entrant ineligible for cash prizes and for entrance into the accompanying Semester Sweepstakes. Failing grades including any "F"s or other number grades determined by the judges to be considered failing.
5. ENTRY PERIOD. Acceptance of entries will occur each December 1 through January 31, and again June 1 through July 30. Cash earnings will be dispersed during the following month.

FIRST SERVICE CREDIT UNION DISCOVERY ACCOUNTS  
SEMESTER SWEEPSTAKES OFFICIAL RULES

1. ENTRY. No purchase is necessary in order to enter the Sweepstakes. Each Sweepstakes entry will have an equal chance of winning. Your Semester Earnings Submission Form will serve as your Sweepstakes Entry Form. No additional action will improve an individual's chance of winning.. THE ODDS OF WINNING WILL DEPEND ON THE TOTAL NUMBER OF ENTRIES RECEIVED. WE ESTIMATE THERE COULD BE 500 ENTRIES.
2. PRIZE. Three prizes will be awarded. The prizes have a retail value ranging from a high of \$300.00 to the lower value of \$100.00. Examples of prizes can be found at [FSCUDiscovery.com](http://FSCUDiscovery.com).
3. SPONSORS. The Sponsor of the Sweepstakes is First Service Credit Union, 9621 W. Sam Houston Pkwy, N., Houston, TX 77064 (the headquarters office) which has purchased the prizes on the open market. The Sponsors will select the persons who will act as judges.
4. ELIGIBILITY. To qualify for the sweepstakes, an entrant must be a member in good standing of First Service Credit Union with a Discovery Youth account and not declared ineligible by these rules. By entering this Sweepstakes, entrants accept and agree to be bound by these Official Rules and the decisions of the Sponsors and the judges selected by them. Sweepstakes void where prohibited by law.

5. **INELIGIBILITY.** Employees, officials, and volunteers of the Credit Union and persons living in their household are not eligible to participate in the Sweepstakes.
6. **SWEEPSTAKES PERIOD.** Sweepstakes entry and acceptance of entries will occur each December 1 through January 31, and again June 1 through July 30.
7. **SWEEPSTAKES ENTRIES.** A FSCU MEMBER MAY SUBMIT ONLY ONE ENTRY PER SWEEPSTAKES PERIOD; MULTIPLE ENTRIES WILL VOID ALL ENTRIES. Persons and Members who obtain a Sweepstakes Entry Form who are not eligible may not participate in the Sweepstakes. Any such ineligible entry shall be null and void. Entries must be submitted in conjunction with an attached copy of the most recent report card to verify grades and eligibility. They can be submitted at a branch location or by sending both the grades and entry form to [discovery@fscu.com](mailto:discovery@fscu.com). If a Sweepstakes Entry Form is drawn but the judges determine that the entry is by a person who is not a Member of the Credit Union. That Sweepstakes Entry Form will be disqualified and another entry form will be drawn. If a Sweepstakes Entry Form is drawn but the judges determine there are other entries by the same Member, that Sweepstakes Entry Form will be disqualified and another entry form will be drawn. Once submitted the entry forms become the property of the Sponsors and will not be returned.
8. **PRIZE DRAWING.** The drawing of the winning entry will take place at First Service Credit Union, Houston, Texas, within the first 2 weeks following the end of the entry period. The winner need not be present and will be notified by telephone, U.S. Mail, or e-mail. The winner's name will be available at the offices of the Sponsor. In order to claim the prize the winner will be required to sign an affidavit of eligibility, release and waiver of liability and a publicity release.
9. **LIABILITY/GENERAL RULES.** The Sponsor is not responsible for any loss that may occur in connection with the Sweepstakes. Each entrant agrees to hold the Sponsors harmless for any liability arising from participation in the Sweepstakes or the acceptance, receipt, possession or use/misuse of the Prize. The Sponsors and each of their respective officers, directors, employees, members, representatives, and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of entrants and/or winner arising from or in connection with the acceptance, receipt, possession, or use/misuse of the Prize awarded or participation in this Sweepstakes. The Sponsors are not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking or by any of the equipment or programming associated with the Sweepstakes. THE SPONSORS RESERVE THE RIGHT TO DISQUALIFY ENTRANTS WHO FAIL TO FOLLOW THESE OFFICIAL RULES OR WHO MAKE A MISREPRESENTATION RELATIVE TO THE SWEEPSTAKES AND CLAIMING THE PRIZE.
10. **TAX ISSUES.** The winner is responsible for all tax, title, license, registration, insurance, and other fees associated with the award and use of the prizes.
11. **PUBLICITY AUTHORIZATION.** The winner agrees to permit the Sponsors to utilize his/her name and likeness in promotional and other Sponsor materials, without additional compensation or permission, except where prohibited by law.
12. **ARBITRATION.** As a condition of participating in this Sweepstakes, entrant agrees that (1) any and all disputes and causes of action arising out of or connected with this Sweepstakes, or the Prize awarded, shall be resolved individually, without resort to any form of class action, and exclusively by final and binding arbitration under the rules of the American Arbitration Association, ("AAA") and held at the AAA regional office nearest the Sponsors; (2) the Federal

Arbitration Act shall govern the interpretation, enforcement, and all proceedings as such arbitration; and (3) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental, or consequential damages, or any other damages, including attorneys' fees, other than entrants' actual out-of-pocket expenses (i.e., costs associated with entering this Sweepstakes), and entrant further waives all rights to have damages multiplied or increased.

13. CHOICE OF LAW. All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and the Sponsors in connection with the Sweepstakes, shall be governed by, and construed with, the substantive laws of the State of Texas, USA, without regard to choice of law rules.
14. This sweepstake is intended for youth members who have maintained accounts in good standing and earned good grades in school prior to the entry period. Other events are conducted each year for the full membership.