



OFFICIAL RULES
DREAM.SAVE.WIN!
2025 CASH GIVEAWAY
(Revised Rules Jan1, 2026)

These are the Official Rules for PCM Credit Union's Giveaway ("DREAM.SAVE.WIN! Promotion").

THIS PROMOTION IS VOID WHERE PROHIBITED BY LAW.

1. **Credit Union:** This promotion is being offered by PCM Credit Union, 601 Willard Drive, Green Bay, Wisconsin 54304
2. **Terms and Conditions:** By participating in the Promotion, you fully and unconditionally agree to and accept these Official Rules and the decisions of the Credit Union, which are final and binding in all matters related to the Promotion. Your ability to receive a prize is contingent upon all the requirements set forth herein.
3. **Eligibility:** The Promotion is open only to legal residents of the United States, who, at the time of entering the Promotion are eighteen years of age or older and are members of the Credit Union. No entries from business entities will be accepted. Winner must have an active PCMCU account for a minimum of 30 days prior to entry. Employees and volunteers of the Credit Union, its affiliates, subsidiaries, vendors, advertising or promotional agencies, and other persons living within the same household are not eligible to enter the Promotion. THIS PROMOTION IS VOID IN RHODE ISLAND, FLORIDA, NEW YORK, AND WHERE PROHIBITED BY LAW, RULE, REGULATION OR ORDINANCE.
To qualify for prizes linked to the Credit Union's DREAM. SAVE. WIN! account, you must open the account and then set up an automatic deposit of \$50.00 per month through direct deposit or automatic transfer established by agreement with the Credit Union to fund no later than 30 days from the date opened. Automatic payments established through Virtual Branch, Mobiliti, and TLC do not qualify as an automatic transfer. If you choose to cancel the direct deposit or automatic transfer, you will no longer be eligible for Prizes the Credit Union offers for this program.
Withdrawals will be permitted within the first 10 days of each calendar quarter (January, April, July, October).
Early withdrawals after the first 10 days of each calendar quarter will be subject to a penalty of \$5.00 or 90 days dividends, whichever is greater, on the amount withdrawn at the rate in effect at the time of the withdrawal.
4. **On-going Promotion: Rule Change effective January 1, 2026.**
5. **How to Enter:** During the Promotion Period, you may enter the Promotion in the following way:
 - a. You will receive one Promotion entry when you open a DREAM.SAVE.WIN! Savings Account and establish a direct deposit or automatic transfer of \$50 per month to fund no later than 30 days when the DREAM.SAVE.WIN! account is opened at any PCM Credit Union location.
6. **Prize:** One winner will be selected at random, in a quarterly drawing from all eligible entries. DREAM.SAVE.WIN! prizes will be in cash amounts of \$500 and will be deposited into the member's account. Your odds of winning depend on the number of entries received. Estimated odds of winning may be as high as 1 in 15,441 (or number of PCMCU members). The Credit Union will make efforts to contact the winners via telephone. If the winner does not respond within 10 days, another winner will be drawn. Certain restrictions may apply.

Non-Transferable. No substitution or transfer of the Prize will be permitted.

9. **Publicity:** Acceptance of the Prize constitutes consent for the Credit Union to use your name and likeness for editorial, advertising and publicity purposes without additional compensation, except where expressly prohibited by law. By entering into this giveaway, you agree to enter into any additional releases requested by the Credit Union if you win the Prize.
10. **Social Media:** The Promotion may be advertised or administered through social media platforms, such as Facebook, and Instagram (“Social Media”). You understand and acknowledge that the Promotion is in no way sponsored, endorsed, administered by, or associated with any Social Media platform on which it is offered or advertised, including Facebook and Instagram. You agree to adhere to all rules established by Social Media platforms and will not create multiple Social Media accounts, or repeatedly post duplicate or near duplicate information or links to enter into the Promotion multiple times. Any information you provide for the Promotion is being provided to the Credit Union rather than Facebook or any other Social Media platform. You fully release Facebook and all other Social Media from all claims, losses and harm that you may allege or incur relating to this Promotion.
- Other Requirements.** The winner may, at the Credit Union’s discretion, be required to sign and return a declaration of eligibility, additional release of liability, and, where lawful, an additional publicity consent agreement. If a selected winner cannot be contacted, is ineligible, fails to claim a prize, or fails to return the completed and executed declaration and releases as required, the prize will be forfeited and awarded to an alternate winner.
11. **Taxes.** The Prize is considered taxable income, and winner will be solely responsible for all federal, state, and local taxes. The winner will receive an IRS 1099 form reflecting the amount they receive as a Prize.
12. **Limitations:** Credit Union shall not be responsible for entries containing incorrect or incomplete information. Credit Union is not responsible for any problems or technical malfunctions of any computer, on-line, or Internet systems or services, servers, computer equipment, software, failure of any email or entry or confirmation or winners notice on account of technical problems or traffic congestion on the Internet, problems with the Credit Union website, or any combination thereof, including any injury or damage to entrant’s or any other person’s computer resulting from downloading any materials in connection with the Promotion. Entries become the property of Credit Union and will not be acknowledged or returned.
- Disqualification.** Credit Union reserves the right to disqualify any person tampering with the entry process, the operation of the Credit Union website, or who is otherwise in violation of these Official Rules or any laws.
13. **Winner Information.** For the name of the prize winner, send a separate, stamped, self-addressed envelope with a written request for information on the winner of this contest to:

PCMCU
Attn: Shelly Mellenberger
CEO/President
601 Willard Drive
Green Bay, WI 54304