

Minnesota Wild Youth Savings Sweepstakes

1. **No purchase necessary.** To be eligible for the Minnesota Wild Youth Savings Sweepstakes, you must be a legal resident of the United States, under 18 years of age and a Hiway Federal Credit Union (Hiway) member in good standing at the time of drawing. Employees, Board and Supervisory committee members of Hiway and its affiliated companies, including their households and immediate family members, are not eligible to participate in the sweepstakes.
2. **How to enter:** If you have a Minnesota Wild Youth Savings account, you will receive one entry in the monthly sweepstakes for each deposit of \$25 or more to your Minnesota Wild Youth Savings or Certificate Builder account during the month, limited to one entry per day. You may also enter by sending in a 4 x 6 card with your name, address, phone number and member number to Minnesota Wild Youth Savings Sweepstakes, c/o Hiway Federal Credit Union, 111 Empire Drive, St. Paul, MN 55103.
3. Hiway assumes no responsibility for lost, mutilated or misdirected entries. By participating in the sweepstakes, you agree to the sweepstakes official rules. All entries become the property of Hiway and will not be returned.
4. **Odds of winning** depend upon the total number of entries received. Prizes are not transferable and no substitutions for prizes are permitted.
5. All entries received between the first and last day of each month will be entered into the monthly sweepstakes. The drawing will take place on or around 5th business day of each month.
6. The winners' parent/guardian of the sweepstakes will be notified by phone, email or mail. Prizes will be distributed to the winners' parent/guardian by mail or in person. By accepting the prize, the winners consent to the use of their name and/or likeness in this or future promotions or advertising for Hiway with no additional compensation, unless prohibited by law.
7. This offer is void where prohibited or otherwise restricted by law. All federal, state and local regulations apply. Winning member is responsible for reporting value of the grand prize to any tax authorities and Hiway will report the value of the prize to the IRS. Hiway reserves the right to disqualify entries that are incomplete, do not comply with contest rules or contain the names of non-eligible persons.
8. 1099 MISC may apply if rewards/income paid in one calendar year exceed \$600.

Prizes:

Prizes and values will vary each month.