

SUPERCHARGED ABOUT SAVINGS

ESSAY & DRAWING CONTEST

ELIGIBILITY: Open to all legal U.S. residents aged 12 and under as of April 1, 2025. Adult permission to enter the contest is implied with entry. HFCU employees, Board Members, Supervisory Committee Members, and their immediate family members are not eligible. Subject to applicable federal, state, & local laws and regulations. Void where prohibited.

TO ENTER: All entries must include an entry form. Entries for children ages 6-12 must include an original 250-word essay written in English on why it is important to save money and how someone can start. Entries for children under age 5 must include an original drawing of their biggest dream. Only one entry per child is permitted. Participants may only win once per contest period. Federal, State, and local taxes and all other expenses not specified herein are solely the winner's responsibility. All entries must be received by 5PM on Thursday, May 15, 2025. Entries can either be brought to an HFCU branch location or mailed to Heritage Family Credit Union, Attn: Essay & Drawing Contest, 30 Allen Street, Rutland, VT 05701. All mail-in entries must be postmarked by Friday, May 9, 2025 to be eligible to win.

PRIZES: Four Pack to the Killington Adventure Center for one winner in the 6-8 age group and one winner in the 9-12 age group. Four Pack of tickets to the Wonderfeet Kids Museum for the top three entries. Adult supervision is required for all contest prizes.

WINNER SELECTION: Winners will be selected by HFCU's Business & Community Development Team on/after May 15, 2025. One winner will be selected from the 6-8 age group and one winner will be selected from the 9-12 age group. Three winners will be selected from the 5 and under age group. Winner's parent or guardian must be a member of HFCU to be eligible. Winners will be contacted via phone or email within five (5) business days of being selected and must contact HFCU within five (5) business days of being notified by HFCU about winning the contest or forfeit their prize and a new winner will be selected.

MISCELLANEOUS: No transfer, assignment or substitution of prizes (or portion thereof) is permitted except by HFCU due to prize unavailability or other causes determined solely by HFCU and then for a prize (or applicable portion thereof) of equal/greater value. HFCU has the right, in its sole discretion, to cancel or discontinue this contest at any time for any reason.

CONTEST SPONSOR: Heritage Family Credit Union, 30 Allen Street, Rutland, VT. Federally insured by NCUA. Equal Opportunity Lender.