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McGREGOR
149 W. Hwy 210 • P.O. Box 457
McGregor, MN 55760
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Members Cooperative Credit Union (MCCU)
101 14th Street
Cloquet, Minnesota 55720

Emergency Fund Account Official Rules

Prizes:
\$250 (monthly)

Method of entry: A minimum of \$5 will be automatically transferred into the Emergency Fund Account on a monthly basis. Each \$5 minimum automatic transfer into the Emergency Fund Account is a qualified entry into the monthly drawing, with a maximum of four entries per month. Entries must be automatic transfers from the entrant's MCCU checking account or MCCU primary savings account into the Emergency Fund Account. Annual drawing will be held for all active Emergency Fund Accounts. An account is considered active if it maintains a \$5 minimum incoming automatic transfer per month.

The \$250 monthly drawings will be held on the first of each month, with the first drawing held on October 1, 2009 and the last drawing on December 31, 2010.

With the exclusion of the first monthly drawing, accounts must be open at least 30 days prior to drawing in order to be eligible for entry.

No purchase, application or account necessary to enter. Odds of receiving prizes are dependent upon the number of Emergency Fund Accounts opened as well as the number of people who request to participate without opening an account. 16 total prizes will be given away: 4 in 2009 and 12 in 2010. MCCU reserves the right to stop this promotion at any time without notice.

You must be a U.S. resident and 16 years of age or older to register. Employees of Members Cooperative Credit Union and its subsidiaries, affiliates and promotion agencies are not eligible to win.

The winner will be responsible for all taxes on the prizes. MCCU may report the value of the prizes to the IRS.

No prize substitution or transfers allowed. You need not be present to win. Void where prohibited by law. All prize winners must complete a publicity release form to receive the prize.