



**Steinbach Credit Union  
Summer 2026 Member Contest (the "Contest")**

**OFFICIAL RULES AND REGULATIONS**

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No purchase necessary. See eligibility section below for further details. To complete your Contest entry, you must read and agree to the following contest rules (the "**Contest Rules**"). Participation in the Contest constitutes full and unconditional agreement and acceptance of the Contest Rules.

1. **ADMINISTRATOR:** This Contest is sponsored and administered by Steinbach Credit Union Limited ("**SCU**").
2. **CONTEST PERIOD:** Starting **June 15, 2026, at 9:30 AM CT** and ending **July 27, 2026, at 5:00 PM CT** (the "**Contest Period**").
3. **ELIGIBILITY:** The Contest is only open to SCU members who meet all of the following criteria:
  - a) Became a member of SCU prior to January 1, 2026;
  - b) Are residents of Canada, excluding Quebec residents;
  - c) Have reached the age of majority in their province or territory of residence;
  - d) Are a member in good standing during the entire Contest Period (as determined in SCU's sole discretion); and
  - e) Hold at least one active SCU personal savings and/or chequing account with a non-zero balance as of the start of the Contest Period.

Employees, representatives, agents, officers or directors of SCU or any of its respective divisions, parent, subsidiary, or affiliated companies (the "**Sponsor**") and any person domiciled with an employee, representative, agent, officer or director of the Sponsor are not eligible to participate or win a Prize in the Contest. Individuals holding accounts classified as Trust, Power of Attorney or Estate membership types are also not eligible to participate in the Contest.



Void where prohibited by law.

4. **AGREEMENT TO BE BOUND:** By participating in this Contest, you are signifying your agreement that you have read, and agree to be bound by, these Contest Rules.
5. **HOW TO ENTER:** An eligible entry may be submitted in person at any Steinbach Credit Union (“SCU”) branch or by contacting SCU’s Member Contact Centre. During the interaction, SCU staff will assist eligible individuals with completing and submitting an entry into the Contest in accordance with these Rules. SCU reserves the right to refuse any entry that does not comply with these Contest Rules, is incomplete, fraudulent, ineligible, tampered with, received after the Contest Period, or otherwise submitted in a manner not in keeping with the letter and spirit of the Contest, as determined by SCU in its sole discretion. There is a limit of one (1) entry per person.

**Alternative No Purchase Necessary Entry.** Notwithstanding the eligibility criteria in Subsections 3(d) and 3(e) above, to enter the Contest without a purchase, send a handwritten entry form containing your name, address, postal code, telephone number, and an original (no photocopies) essay of a minimum of fifty (50) words explaining why you should win this contest. Limit one (1) essay entry per person during the contest period. Entries can be mailed to the following address:

**SCU Summer 2026 Contest  
Attn: Marketing Department  
333 Main Street  
Steinbach, MB R5G 1B1**

6. SCU staff may, on behalf of a member, complete and submit an entry form only where the member has provided prior express consent, which may be obtained verbally or in writing. Where an entry is submitted by SCU staff on a member’s behalf:
  - the staff member must accurately record and retain evidence of the member’s consent in accordance with SCU policies and applicable laws;
  - the entry must be completed using information provided directly by the member; and



- the member will be deemed to have made and authorized the entry and to have agreed to these Contest Rules.

For clarity, this Section 6 applies only to entries from SCU members.

7. **PRIZES:** There are a total of three (3) prizes available to be won in this Contest. Each prize consists of one thousand dollars (\$1,000) to be deposited into the winner's SCU High Interest Savings Account (each, a "**Prize**"). If a winner does not have an SCU High Interest Savings Account at the time of winning, SCU will open a High Interest Savings Account for that winner and deposit the one thousand dollars (\$1,000) into the newly opened account. Each winner is eligible to receive only one (1) Prize. The Prize must be accepted as awarded and cannot be transferred or substituted. The Sponsor reserves the right, at its absolute discretion, to substitute a Prize or any component thereof with another of equivalent kind or value in the event of unavailability for any reason whatsoever. There is a limit of one (1) Prize per person/household.
8. **ELIGIBLE PRIZE WINNER SELECTION PROCESS:** During the period of July 27, 2026, to August 5, 2026, three (3) winners will be selected (one from each SCU branch) through a random draw of all eligible entrants. The draw will be held at 333 Main Street, Steinbach, Manitoba by contest judges appointed by SCU (the "**Contest Judges**"). The odds of winning depend on the number of eligible entries received during the Contest Period.
9. **HOW TO CLAIM YOUR PRIZE:** The selected potential winners will be notified by telephone and e-mail (using the contact information provided in their entry) between July 28, 2026, to August 6, 2026. SCU will make up to three (3) attempts to contact each potential winner over a period of five (5) business days. If a potential winner does not respond to notification within five (5) business days, or if SCU is unable to reach them after three (3) attempts, that potential winner will forfeit the Prize and SCU may, at its discretion, select an alternate potential winner in accordance with these Contest Rules. Potential winners must claim the Prize within one (1) week after being successfully notified or by such other time as communicated in writing by SCU acting reasonably.

In order to claim the Prize, the potential winner must visit the agreed upon SCU branch (1575 Lagimodiere Blvd, Winnipeg, Manitoba, 2100 McGillivray Blvd, Winnipeg, Manitoba or 333 Main Street, Steinbach, Manitoba). At the branch,



before being declared a winner, the potential winner will be required to provide valid proof of identity, age and residence, and any other relevant documentation requested by SCU, and complete a Declaration of Liability, Waiver and Publicity Release (the "**Release**") form, which includes correctly answering, without assistance, a time-limited mathematical skill testing question. In the event a potential winner is unreachable, does not respond to notification attempts as set out above, fails to claim the Prize within the specified timeframe, is disqualified or determined to be ineligible, SCU will hold another random draw to determine an alternate potential winner, who will be subject to the same notification procedures. SCU is not responsible, whether as a result of human error or otherwise, for any failure to contact any potential winner. By accepting a Prize and signing the Release, winners consent to the use of their names, addresses, voices, and statements relating to the Contest or the Sponsor, and photographs or other likenesses, without further compensation, in any publicity carried out by the Sponsor or any related entities in connection with the Contest, except where prohibited by law.

10. **CONDITIONS OF ENTRY:** Entrants: (i) acknowledge compliance with these Contest Rules including all eligibility requirements; and (ii) agree to be bound by the decisions of the Contest Judges, made in their sole discretion, which shall be final and binding in all matters relating to the Contest. Entrants who have not complied with these Contest Rules are subject to disqualification.
11. **LIMITS AND ADDITIONAL ENTRY RULES:** The Sponsor and each of its officers, directors, agents, representatives, successors and assigns (collectively, the "**Released Parties**") are not responsible for, and accept no liability whatsoever in relation to, any late, lost, misdirected, delayed or incomplete entries or other information (all of which is/are void). Incomplete entries will be disqualified.

If it is discovered by SCU (using any evidence or other information made available to or otherwise discovered by SCU) that any person has attempted to use multiple names, multiple identities, multiple email addresses and/or any automated, macro, script, robotic or other system(s) or program(s), and/or any other means not in keeping with SCU's interpretation of the letter and spirit of these Contest Rules to enter or otherwise participate in or to disrupt this Contest (all as determined by Sponsor in its sole and absolute discretion); then they may be disqualified from the Contest in the sole and absolute discretion of



SCU. An entry may be rejected if (in the sole and absolute discretion of SCU) it is not submitted and received in accordance with these Contest Rules.

12. **VERIFICATION:** All entries and entrants are subject to verification at any time and for any reason. SCU reserves the right, in its sole and absolute discretion, to require proof of identity and/or eligibility (in a form acceptable to SCU – including, without limitation, government issued photo identification): (i) for the purposes of verifying an individual’s eligibility to participate in this Contest; (ii) for the purposes of verifying the eligibility and/or legitimacy of any entry other information entered (or purportedly entered) for the purposes of this Contest; and/or (iii) for any other reason SCU deems necessary, in its sole and absolute discretion, for the purposes of administering this Contest in accordance with SCU’s interpretation of the letter and spirit of these Contest Rules. Failure to provide such proof to the complete satisfaction of SCU within the timeline specified by SCU may result in disqualification in the sole and absolute discretion of SCU. The sole determinant of the time for the purposes of this Contest will be the official time-keeping device(s) used by SCU. Proof of transmission (screenshots or captures etc.) or attempted transmission of an entry or of an attempted entry or of any communication, does not constitute proof of delivery or receipt by SCU.
13. **INTELLECTUAL PROPERTY:** SCU shall own and retain all rights, title and interest in and to: (i) all information, data or other content that is generated or used in connection with the Contest (collectively, “**SCU Content**”); and (ii) the Contest, and including any and all registered and unregistered rights granted, applied for or otherwise now or hereinafter in existence under or related to any patent, copyright, trade-mark, trade secret or other intellectual property rights laws, and all similar or equivalent rights or forms of protection in any part of the world (“**IP Rights**”) in any of them. The entrant acknowledges and agrees that it has no right, license or authorization with respect to the Contest or SCU Content (including any IP Rights) except as expressly set forth in these Contest Rules.
14. **DISQUALIFICATION:** SCU reserves the right to disqualify any entrant found, in the sole discretion of SCU, to be tampering with the entry process or violating these Contest Rules.
15. **DAMAGING THE CONTEST:** Any attempt to undermine the legitimate operation of this Contest in any way (as determined by SCU in its sole and



absolute discretion) may be a violation of criminal and civil laws and should such an attempt be made, SCU reserves the right to seek remedies and damages to the fullest extent permitted by law. Without limiting the generality of the foregoing, SCU reserves the right, in its sole and absolute discretion, to administer an alternate test of skill as it deems appropriate based on the circumstances and/or to comply with applicable law.

16. **SOCIAL MEDIA DISCLAIMER:** The Contest is in no way sponsored, endorsed or administered by, or associated with Instagram, Facebook, or any other social platform. By participating, entrants release those platforms of any responsibility.
17. **LIMITATION OF LIABILITY:** NOTWITHSTANDING ANY OTHER PROVISION CONTAINED IN THESE CONTEST RULES, IN NO EVENT SHALL THE RELEASED PARTIES BE LIABLE TO AN ENTRANT FOR ANY DIRECT, INDIRECT, SPECIAL, CONSEQUENTIAL, INCIDENTAL OR AGGRAVATED DAMAGES OF ANY KIND WHATSOEVER, HOWSOEVER CAUSED AND REGARDLESS OF THE FORM OR CAUSE OF ACTION (INCLUDING IN TORT, CONTRACT, INDEMNIFICATION, FUNDAMENTAL BREACH, GROSS NEGLIGENCE OR OTHERWISE), EVEN IF SUCH DAMAGES ARE FORESEEABLE OR IF THE PARTY KNEW OR SHOULD HAVE KNOWN THE POSSIBILITY OF SUCH DAMAGES.

## **GENERAL CONDITIONS**

18. Any attempt by an entrant or other individual to deliberately damage or undermine the legitimate operation of the Contest, including, but not limited to, any fraudulent claims, is a violation of criminal and civil laws. Should such an attempt be made, the Sponsor reserves the right to seek remedies and damages from any such individual to the fullest extent permitted by law.
19. Should any draw indicate that an entrant is entitled to win a Prize and that representation is later deemed to have occurred as a result of an error of any kind in connection with the Contest, or as a result of fraud, then the entrant's eligibility to entitlement of such Prize will be decided in accordance with the terms and conditions of these Contest Rules.
20. If a dispute arises relating to a Prize won between an entrant and the Sponsor, a combination of factors will be assessed in determining if that entrant is in fact eligible to win a Prize. The Contest Judges will determine that entrant's



entitlement to any Prize. In no event will the Sponsor be liable for more than the one (1) Prize.

In the event of any discrepancy or inconsistency between the terms and conditions of these Contest Rules and disclosures or other statements contained in any Contest-related materials, including, but not limited to, any website(s), platform(s), point of sale, television, print or online advertising and/or any instructions or interpretations of these Contest Rules given by any representative of SCU, these Contest Rules shall prevail, govern and control to the fullest extent permitted by law.

21. The Sponsor reserves the right to suspend, cancel or modify the Contest at any time, if fraud, technical failures or any other errors or other causes beyond the control of the Sponsor corrupt the administration, security, and/or integrity of the Contest. Submissions that are late, lost, ineligible or incomplete are void. Proof of submission does not constitute proof of receipt. SCU is not responsible for technical failures or other issues that may prevent an entrant's participation.
22. The Contest is subject to all Federal, Provincial, and Municipal laws.
23. The invalidity or unenforceability of any provision of these Contest Rules shall not affect the validity or enforceability of any other provision. In the event that any provision is determined to be invalid or otherwise unenforceable or illegal, these Contest Rules shall otherwise remain in effect and shall be construed in accordance with their terms as if the invalid or illegal provision were not contained herein. In particular, Sponsor employees are not authorized to waive, modify or amend any provision or provisions of these Contest Rules in any manner whatsoever.
24. To the fullest extent permitted by applicable law, all issues and questions concerning the construction, validity, interpretation and enforceability of these Contest Rules or the rights and obligations of participants, SCU or any of the other the Released Parties in connection with the Contest will be governed by and construed in accordance with the domestic laws of the Province of Manitoba and the federal laws of Canada applicable therein, without giving effect to any choice of law or conflict of law rules or provisions that would cause the application of any other jurisdiction's laws. The parties hereby consent to the exclusive jurisdiction and venue of the courts located in Manitoba in any



action to enforce (or otherwise relating to) these Contest Rules or relating to this Contest. Each member agrees to waive any right they may have to: (i) a trial by jury; and (ii) commence or participate in any class action against SCU related to the Contest or these Contest Rules and, where, applicable, the member also agrees to opt out of any class proceedings against SCU.

25. Certain personal information, including name, address and phone number, collected from entrants will be used by the Sponsor for the purpose of administering the Contest and for future promotional or information purposes (e.g., newsletters), subject to applicable law. The Sponsor will not sell, share or otherwise disclose personal information of entrants with third parties, other than to third parties engaged by the Sponsor to fulfill the above purposes, in accordance with SCU's privacy code which can be found at <https://www.scu.mb.ca/online-banking-security/privacy-policies> or as permitted or required by law.
26. For any Contest-related inquiries, or if you require an alternative entry method or accommodation, please contact: [marketing@scu.mb.ca](mailto:marketing@scu.mb.ca)
27. A copy of these Contest Rules is available online during the Contest Period at: [Scu.mb.ca/summer26](http://Scu.mb.ca/summer26).