

Steinbach Credit Union Limited
Share Your Story
Rules and Regulations

No purchase necessary. See eligibility section for further details. To complete your draw Entry, you must read and agree to the following draw rules and regulations (the “**Rules**”). Participation in the SCU Member Share your Story Draw (the “**Draw**”) constitutes full and unconditional agreement and acceptance of these Rules.

1. SPONSOR AND ADMINISTRATOR

This Draw is sponsored and administered by Steinbach Credit Union Limited (“**SCU**”). By participating in the Draw, each Entrant agrees to be bound by these Rules, and warrant that your Entry complies with all requirements set out below.

2. DRAW PERIOD

The entry period for the Draw begins on June 1, 2026, at 10:00 AM CDT and ends on June 30, 2026, 2026 at 11:59 PM CDT (the “**Entry Period**”). Entries submitted before or after the Entry Period will not be eligible. There are five (5) prizes to be won. One (1) prize will be drawn during each of the following weeks:

- June 8, 2026
- June 15, 2026
- June 22, 2026
- June 29, 2026
- July 6, 2026

3. ELIGIBILITY

The Draw is open to individuals who have reached the age of majority in their jurisdiction of residence at the time of Entry and who are members of SCU in good standing at the time of Entry and for the duration of the Entry Period (as determined in the sole discretion of SCU) (each an “**Entrant**”). For greater certainty, if someone is not a member of SCU at the start of the Entry Period, they may still be an Entrant if they become a member and pay the five dollar (\$5.00) membership share. Employees, representatives, agents, officers or directors (and those with whom such persons are living, whether related or not) of SCU and their respective subsidiaries, associated and affiliated entities, prize suppliers, advertising/promotion agencies and any other individual(s), entity or entities involved in the development, production, implementation, administration or fulfillment of the Draw are not eligible to participate or win a Prize in the Draw. Void where prohibited by law.

4. AGREEMENT TO BE LEGALLY BOUND BY RULES

By participating in this Draw, you are signifying your agreement that you have read and agree to be legally bound by these Rules.

5. HOW TO ENTER

To be eligible for the Draw, participants must fully complete the Share your Story Form (the “**Form**”) with all required information to signify your agreement that you have read and agree to be legally bound by the terms and conditions of these Rules. Once you have fully completed the Form with all required information, agree to share your story, and follow the instructions to Submit Your Story (an “**Entry**”), you will be eligible to earn one (1) Entry during each week of the Entry Period in accordance with these Rules.

In order to complete the Form, you will need to enter your full name, email address and phone number, which will be used to track your Entry during the Entry Period.

All eligible Entries received by SCU within the Entry Period will be entered into one of five (5) draws as outlined in **Sections 6-9**.

6. PRIZES:

Five (5) prizes each valued at up to five hundred dollars (\$500.00), in membership fees and tickets for two (2) people (unless otherwise noted) to an assortment of uniquely Manitoba experiences, including a selection of spots, entertainment, attractions, festivals, or live performances taking place in Winnipeg, Manitoba, and surrounding areas in 2026, all as determined by SCU (the “**Prize**”), are available to be won. The Prize must be accepted as awarded and cannot be transferred or substituted. SCU has the right, in their absolute discretion, to make substitutes of equivalent kind or value in the event of unavailability of any component of the Prize for any reason whatsoever. For greater certainty:

- (a) potential winners are responsible for any transportation related to the use of the Prize; and
- (b) any gift card which constitutes all or part of the Prize will be issued digitally or by mail.

PRIZE LIMIT: There is a limit of one (1) Prize per person/household. Entries limited to one (1) per participant during each week of the Entry Period.

None of the Released Parties (as defined below) makes any representation or offers any warranty, express or implied, as to the quality or fitness of any Prize awarded in connection with the Draw. To the fullest extent permitted by applicable law, each confirmed winner understands and acknowledges that they may not seek reimbursement or pursue any legal or equitable remedy from either SCU or any of the other Released Parties should their Prize fail to be fit for its purpose or is in any way unsatisfactory. For greater certainty and the avoidance of any doubt, by accepting a Prize, each confirmed winner agrees to waive all recourse against SCU and all of the other Released Parties if the Prize or a component thereof does not prove satisfactory, either in whole or in part.

7. ELIGIBLE PRIZE WINNER SELECTION PROCESS:

Five (5) potential winners will be selected at random from all eligible Entries received during the Entry Period. One eligible Entrant will be selected by random draw from among all eligible Entries submitted and received in the week prior.

The odds of winning will depend on the number of eligible Entries received during the Entry Period. Draws will be completed by an SCU staff member during the week ranges set out in **Section 2** above. Potential winners will be contacted within three (3) calendar days of the draw. Potential winners must claim the Prize within five (5) business days after being notified of being a potential winner, or within an acceptance time limit at the sole discretion of SCU.

SCU, or its designated representative, will make up to three (3) attempts to contact each eligible winner (using the information made available to SCU) within five (5) business days of the draw. If an eligible winner cannot be contacted as outlined above, or if there is a return of any notification as undeliverable and/or if any correspondence is not responded to; then SCU or its designated representative may, in the sole and absolute discretion of SCU, be disqualified (and, if disqualified, will forfeit all rights to the applicable Prize) and SCU reserves the right, in its sole and absolute discretion and time permitting, to select an alternate eligible winner in accordance with the procedures outlined in **Sections 7 and 8** (in which case the foregoing provisions of this section shall apply to such newly selected eligible winner).

8. ELIGIBLE WINNER CONFIRMATION PROCESS

NO ONE IS A WINNER UNLESS AND UNTIL SCU OFFICIALLY CONFIRMS THEM AS A WINNER IN ACCORDANCE WITH THESE RULES, EVEN IF SUCH PERSON IS ANNOUNCED AS THE WINNER OR AN ELIGIBLE WINNER. BEFORE BEING DECLARED AS A CONFIRMED PRIZE WINNER, each eligible winner will be required to correctly answer a time-limited mathematical skill-testing question without mechanical or other aid (which may, in the sole and absolute discretion of SCU, be administered online, by email or other electronic means, by telephone, or in SCU's form of declaration and release). By participating in the Draw and accepting a Prize, each eligible winner hereby: (i) confirms compliance with these Rules; (ii) acknowledges acceptance of the applicable Prize (as awarded); (iii) releases the Released Parties from any and all liability in connection with this Draw, their participation therein and/or the awarding and use/misuse of the applicable Prize or any portion thereof; and (iv) agrees to the publication, reproduction and/or other use of their name, address, voice, statements about the Draw and/or photograph or other likeness without further notice or compensation, in any publicity or advertisement carried out by or on behalf of SCU in any manner or medium whatsoever, including print, broadcast or the internet.

IMPORTANT NOTE: SCU may, in its sole and absolute discretion, require an eligible winner to sign and return SCU's form of declaration and release prior to confirming the eligible winner as a confirmed winner in accordance with these Rules. If an eligible winner: (a) fails to correctly answer the skill-testing question; (b) fails to properly execute and return any required Draw documents within the specified time; (c) cannot accept (or is unwilling to accept) the applicable Prize (as awarded) for any reason; and/or (d) is determined to be in violation of these Rules (all as determined by SCU in its sole and absolute discretion); then they will be disqualified (and will forfeit all rights to the applicable Prize) and SCU reserves the right, in its sole and absolute discretion and time permitting, to select an alternate eligible winner in accordance with the

procedures outlined in **Sections 7 and 8** (in which case the foregoing provisions of this section shall apply to such newly selected eligible winner).

9. 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 Rules to enter or otherwise participate in or to disrupt this Draw (all as determined by Sponsor in its sole and absolute discretion); then they may be disqualified from the Draw 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 Rules.

10. USE OF NAME AND SUBMITTED CONTENT

By entering the Draw, Entrants consent to the possible display of their first name, last initial, photograph or likeness and details of their story (as submitted on the Form), in any form of media selected by SCU in its sole discretion, in connection with the promotion of SCU’s Share Your Story campaign.

11. USE OF PERSONAL INFORMATION

By entering the Draw, Entrants agree to the collection and use of their personal information (including, but not limited to, name, address, phone number and credit card information) by SCU for the purpose of administering the Draw and for future promotional or information purposes (e.g., newsletters), subject to applicable law.

For details and full rules and restrictions regarding the collection, use and disclosure of personal information, see SCU’s privacy policy, scu.mb.ca/privacy-and-security/privacy-code

12. USE OF ENTRIES (USER-GENERATED CONTENT)

By entering the Draw, Entrants grant SCU a non-exclusive, royalty-free, worldwide, perpetual, and irrevocable license to use, reproduce, display, distribute, modify, and create derivative works of the Entrant’s submitted content (including photos, videos, captions, and any other material) (the **“User-Generated Content”**) in any media, including but not limited to social media, websites, promotional materials, and advertising, without further compensation, notification, or permission, and further waive any moral or personality rights which may exist at any time in connection with the User-Generated Content. The Entrant represents, warrants and covenants that: (i) SCU’s use of the User-Generated Content as provided in these

Rules will not infringe on the IP Rights (as defined herein), or privacy or personality rights, of any third party; (ii) the Entrant has permission to allow the User-Generated Content to be submitted to SCU for the Contest and as used by SCU as contemplated in these Rules; and (iii) SCU's management and operation of the Contest will not infringe or violate any privacy or personality rights of any Entrant.

13. 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 Draw; (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 Draw; and/or (iii) for any other reason SCU deems necessary, in its sole and absolute discretion, for the purposes of administering this Draw in accordance with SCU's interpretation of the letter and spirit of these 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 Draw 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.

14. GENERAL CONDITIONS

This Draw is subject to all applicable federal, provincial and municipal laws. The decisions of SCU with respect to all aspects of this Draw are final and binding on all Entrants without right of appeal or review, judicial or otherwise. To enter the Draw, Members must be a resident of Canada (excluding residents of Québec), at all times during the Draw Period.

SCU reserves the right to cancel, suspend or modify the Draw or Rules if any factor interferes with its proper conduct. 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.

ANYONE DEEMED BY SCU TO BE IN VIOLATION OF SCU'S INTERPRETATION OF THE LETTER AND/OR SPIRIT OF THESE RULES FOR ANY REASON IS SUBJECT TO DISQUALIFICATION IN THE SOLE AND ABSOLUTE DISCRETION OF SCU AT ANY TIME. SCU reserves the right, in its sole and absolute discretion, to disqualify any individual that it deems to be in violation of these Rules. SCU reserves the right to refuse an Entry from any person whose eligibility is in question or who has been disqualified or is otherwise ineligible to enter. In its sole and absolute determination, SCU may disqualify any person who acts in any manner to threaten or abuse or harass any person and to void all such person's Entries.

These Rules and the agreements referenced herein contain the entire understanding of the parties with respect to the subject matter hereof, and supersede all prior and contemporaneous written or oral understandings, agreements, representations and warranties with respect to such subject matter. SCU employees or other representatives are not authorized to waive, modify or amend any provision or provisions of these Rules in any manner whatsoever other than as is specifically contemplated herein.

15. LIMITATION OF LIABILITY

NOTWITHSTANDING ANY OTHER PROVISION CONTAINED IN THESE 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.

16. 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 Draw (collectively, "**SCU Content**"), but for clarity, SCU Content does not include User-Generated Content, the ownership of which remains with the Entrant; and (ii) the Draw, 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 Draw or SCU Content (including any IP Rights) except as expressly set forth in these Rules.

17. 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 Rules.

18. DAMAGING THE DRAW

Any attempt to undermine the legitimate operation of this Draw 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.

19. SOCIAL MEDIA DISCLAIMER

The Draw 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.

20. FRAUD

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 Draw, 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 Rules.

21. DISPUTES

If a dispute arises relating to a Prize won between an Entrant and SCU, a combination of factors will be assessed in determining if that Entrant is in fact eligible to win a Prize. SCU will determine that Entrant's entitlement to any Prize. In no event will SCU be liable for more than one (1) Prize.

In the event of any discrepancy or inconsistency between the terms and conditions of these Rules and disclosures or other statements contained in any Draw-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 Rules given by any representative of SCU, these Rules shall prevail, govern and control to the fullest extent permitted by law.

22. ENFORCEABILITY

The invalidity or unenforceability of any provision of these 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 Rules shall otherwise remain in effect and shall be construed in accordance with the terms as if the invalid or illegal provision were not contained herein.

23. GOVERNING LAW AND INTERPRETATION

To the fullest extent permitted by applicable law, all issues and questions concerning the construction, validity, interpretation and enforceability of these Rules or the rights and obligations of participants, SCU or any of the other the Released Parties in connection with the Draw 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 Rules or relating to this Draw. 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 Draw or these Rules and, where, applicable, the Member also agrees to opt out of any class proceedings against SCU.

24. CONTACT

For any Draw-related inquiries, or if you require an alternative entry method or accommodation, please contact: contests@scu.mb.ca

25. AVAILABILITY

A copy of these Rules is available online during the Entry Period at: scu.mb.ca/ShareYourStory