



First Home Savings Account Contest Rules

1. Contest period is June 1, 2023 to December 31, 2023.
2. Libro Credit Union (Libro) Owners who have opened a First Home Savings Account (FHSA) at Libro during the contest period are eligible for this contest. Maximum one entry per person.
3. You can earn a maximum of (1) entry (each, an “Entry” and collectively the “Entries”) by opening an FHSA at Libro Credit Union during the contest period.
4. Prize is an \$8,000 contribution to the winner’s Libro FHSA for 2024.
5. If the winner has already maximized their FHSA contribution for 2024, the \$8,000 value of the prize can be carried forward and used towards a contribution in their Libro FHSA in 2025.
6. The prize must be accepted as awarded, no substitutions. If the winner declines the prize within 14 days of being notified they are a winner, or fails to reply within 14 days of being notified they are a winner, a new random draw for a winner will be held.
7. Odds of being selected depend on the number of eligible entries received.
8. The random draw for the prize will be made on or before January 31, 2024. Pending a signed release and meeting all criteria, prize will be distributed by February 28, 2024.
9. Participant must correctly answer a time-limited, mathematical skill testing question before being declared the winner. If they cannot, a new random draw for a winner will be held.
10. The contest is subject to all applicable federal, provincial and municipal laws and regulations.
11. Employees, Owner Representatives and Board of Directors members of Libro and immediate family members living in the same house are not eligible to enter in the contest. Immediate family members include: spouse, child, parent, stepchild, stepparent, grandparent, grandchild, brother, sister, father-in-law, mother-in-law and any other relatives permanently residing in the employee’s household.
12. Winner consents to using their name and image for publicity and promotional purposes relating to the contest, in any and all media now known or hereafter devised.
13. Libro reserves the right at its sole discretion to withdraw, terminate or modify any part of the contest at any time.



14. Participants release Libro and its employees, directors, officers, affiliates, agents and advertising and promotional agencies from any and all damages, injuries, claims, causes of actions, or losses of any kind (including actual legal fees and expenses) resulting directly or indirectly from the participation in the contest.