

THE “BIG SHARE” CONTEST
OFFICIAL CONTEST RULES

1. Contest Period.

The “Big Share” Contest (the “**Contest**”) runs from 12:00:01 am MT on January 1, 2019 to 11:59:59 pm MT on April 30, 2019 (the “**Contest Period**”). By participating in the Contest, each Entrant (defined below) agrees to abide by and be bound by these Official Rules and all decisions of Servus Credit Union Ltd. (the “**Sponsor**”), which shall be final and binding, without right of appeal, in all matters relating to this Contest and the awarding of the prize, including without limitation eligibility and/or disqualification of Entries (defined below). See Rule 3 below for how to get Entries into the Contest.

2. Eligibility.

I. The Contest is open to the following persons:

- a. Individuals (living, natural persons) who are eighteen (18) years of age or older as of April 30, 2019 (the “**Contest Close Date**”) and who are:
 - (i) Members (defined below) as of the Contest Close Date; or
 - (ii) residents of Alberta, whether or not they are Members at the time of entry.

OR

- b. Other entities that are:
 - (i) Members (defined below) as of the Contest Close Date which are privately owned (not publicly traded) businesses, including sole proprietorships, partnerships, or corporations, agricultural operations, or incorporated societies/organizations (each, a “**Business**”); or
 - (ii) other Businesses operating in Alberta.

II. For the purposes of this Contest, a “**Member**” is a person or entity with an account in good standing with Sponsor.

For the purpose of this Contest, the “**Entrant**” is:

- a. in the case of Profit Share Entries or Member Entries (each defined below), the legal person (whether individual or Business) identified as the entity in whose name the membership is held; or
- b. in the case of Alternate Entries (defined below), the name of the legal person (whether individual or Business) identified as the Entrant in the Alternate Entry.

III. The following Members and Member accounts are not eligible:

- a. Estate accounts, Registered Education Savings Plans, and all trust accounts (including personal trust accounts, family trust, minor trust, business trust accounts, professional trust accounts (e.g. legal or real estate agent accounts), etc.).
- b. any individual who is or was an officer, director, employee, agent or representative of Sponsor, between December 1, 2018 and the Contest Close Date or any person who is a member of the immediate family and resides with such an individual. For the purposes of these Official Rules, “**immediate family**” shall mean a parent, grandparent, child, grandchild, sibling, or spouse (whether common law or otherwise).
- c. any legal entity that provided or provides services to Sponsor in its business operations from December 1, 2018 to the Contest Close Date. For certainty, employees of such service providers are not excluded from eligibility, provided that the legal entity does not provide services described in paragraph (d) below.
- d. any Contest judges, or any person or entity that provided services or materials in connection with this Contest, and each of their parents, subsidiaries, affiliates, advertising and promotional agencies, and each of their respective officers, directors, employees, agents or representatives, and any person who is a member of the immediate family and resides with such an individual.
- e. financial entities, namely: deposit brokers, credit unions, insurance companies, trusts and banks; publicly traded companies; publicly funded and political entities, namely governments of any level, political parties and candidates, education boards, health care entities, local authorities, and commissions.

IV. **In order to claim the prize, the winner must be, or become, a Member in good standing.** To be “**in good standing**”, the applicable Member and/or Member account may not be in default of any terms or conditions of the membership, account, lending or card holder agreements and accounts in question must not been cancelled, closed or otherwise have had any membership privileges suspended.

3. How to Enter

I. **NO PURCHASE NECESSARY.** There are three (3) categories of entries (each, an “**Entry**”):

a. **Profit Share Entries:**

Entrants who were Members in 2018 get Entries as follows:

- i. Members in 2018 with accounts in good standing as of the Contest Close Date will be automatically entered for the chance to win. For every dollar of profit sharing paid to the Member’s applicable profit sharing account in December 2018, the Member Entrant will get one (1) Entry into the Contest; and
- ii. Members in 2018 with accounts in good standing as of the Contest Close Date, and who also held a Credential Asset Management Inc. account and/or Credential Securities account (each, a “**Wealth Management Account**”) in good standing from any time in 2018 through and until the Contest Close Date, will get an additional fifty (50) Entries.

Each Entrant can receive up to a maximum of 10,000 Profit Share Entries.

b. Member Entries:

Members in good standing as of the Contest Close Date will get Entries as follows:

- i. The balance(s) in the Member's deposit or investment account (each, a "**Qualifying Account(s)**") will be compared as of 12:00:01 am MT on January 1, 2019 and 11:59:59 pm MT on April 30, 2019. For every \$500 increase in verified new deposits in a Qualifying Account, the Entrant will get one (1) Entry into the Contest; and
- ii. For Members with a Qualifying Account who also have a Wealth Management Account in good standing as of the Contest Close date will get one (1) additional Entry into the Contest for every \$500 in verified new deposits made, and not withdrawn, during the Contest Period in a Wealth Management account.

Entries will only be awarded where transactions initiated on or before the Contest Close Date are concluded successfully. Sponsor reserves the right in its sole discretion to void any Entries associated with new deposits pending as of the Contest Close Date and not successfully processed for any reason.

Each Entrant can receive up to a maximum of 10,000 Member Entries.

c. Alternate Entries:

To get Entries without making a deposit or payment of any kind, handwrite or handprint an essay of a minimum of 500 words (each, an "**Essay**") on one (1) of the topics listed below. Include in your Essay the author's first name, last name, mailing address, email address, month and year of birth, and telephone number. If the Entrant is also a Member, include your membership number.

The author will be deemed to be the Entrant for the purposes of the Contest, except that if the Entrant named in the essay is a company, the author must be authorized to bind the company.

Select one (1) of the following Essay topics:

- i. What would you do with a million dollars from Servus Credit Union?
- ii. How would a million dollars from Servus Credit Union improve your financial fitness?
- iii. How would you invest a million dollars from Servus Credit Union?
- iv. If you won a million dollars from Servus Credit Union what would you buy, and why would you buy it?
- v. How would your life and the lives of your immediate family change if you won a million dollars from Servus Credit Union?
- vi. If you won a million dollars from Servus Credit Union would you share any with your extended family and if so why?
- vii. How would the lives of your children be changed if you won a million dollars from Servus Credit Union?
- viii. How much sharing do you think you would do if you won a million dollars from Servus Credit union?
- ix. If you won a million dollars from Servus Credit Union what charitable donations would you make and why?

x. What would becoming a millionaire mean to you?

Each Essay must:

- be an original composition of the author, written for the purpose of this Contest;
- not have been previously published or submitted for this or any other Contest sponsored by Sponsor;
- not infringe on the privacy or intellectual property rights of any third party;
- be in good taste and in keeping with the Sponsor's corporate image; and
- be written about the identified essay topic.

Essays must each be original, must each be submitted in a separate, hand-addressed outer envelope and mailed to:

Servus Credit Union – Big Share Contest
151 Karl Clark Road NW
Edmonton, AB
T6N 1H5

Essays must be postmarked by April 30, 2019 and received by Sponsor or Sponsor's by May 10, 2019. For each qualifying Essay, the Entrant will get twenty-five (25) Entries.

II. General (applicable to all categories of Entries):

Limit of 20,000 Entries per Entrant, regardless of method of entry. Each Entry must be submitted by, or qualifying action initiated by, the Entrant. Any attempt to obtain additional Entries beyond the limits specified herein, or to obtain Entries in any way that violates the letter or spirit of these Official Rules may result in disqualification and of all Entries obtained by such an Entrant being declared void.

The Sponsor's computer is the official timekeeping device for this Contest. Entries must be received through transactions completed in accordance with these Official Rules. All decisions of Sponsor are final and not subject to appeal. Proof of entry does not constitute proof of receipt.

For greater certainty:

- i. Deposit-based Entries shall be based on new deposits to Servus Credit Union from another financial institution; transfer of funds between Servus Credit Union, Credential Asset Management Inc. and/or Credential Securities accounts will not qualify to get Entries for the purposes of this Contest; and
- ii. Where a Member has, or has signing authority for, multiple membership numbers, each membership number shall constitute a different Entrant under these Official Rules.

4. Prize.

There is one (1) prize available to be won, consisting of One Million Dollars (\$1,000,000.00 CAD), which will be paid to the winner in the form of a deposit into the Member's deposit account. Prize must be accepted as awarded and may not be substituted or transferred in whole or in part to any

other legal person. Prize will be awarded only to the verified winner. Sponsor will not replace any lost or stolen prize, and is not responsible for any activity conducted under the account in the case, for example, of multiple signatories to the account. Depositing the prize will fully satisfy any and all obligations that Sponsor may have in connection with the awarding of any prize. Any costs or expenses associated with the prize not specified herein, including but not limited to travel to/from the prize presentation ceremony (if applicable) will be the responsibility of selected winner.

5. Entrant Selection, Prize Claim Conditions and Winner Verification.

On or about May 21, 2019, a random draw will be conducted from among all eligible Entries received to select one (1) potential winner and up to four alternates. Odds of being selected depend on the number of eligible entries received. The selected Entrant must satisfy all conditions of these Official Rules, including completion of the skill test described below.

Where there is more than one individual with signing authority on the applicable Member account, Sponsor may require written confirmation from all respective individuals, authorizing one person to be responsible for the completion of all verification and prize claim conditions set out herein for the purposes of this Contest.

6. Selected Entrant Verification and Prize Claim Conditions

The selected Entrant will be contacted by telephone within five (5) business days of the draw. In order to be eligible to win, the selected Entrant must: (i) respond to notification of selection within three (3) days of the first attempt to contact; (ii) correctly answer a time-limited mathematical skill-testing question to be administered by telephone at a mutually convenient time within five (5) business days of first notification; (iii) sign and return to Sponsor, within five (5) calendar days of it being sent by Sponsor, a written declaration and release form, releasing the Sponsor, its employees, officers, directors, and promotional partners, from any liability in connection with this Contest or the use, misuse, awarding or possession of any prize (the "Release"); and, (iv) otherwise comply with these Official Rules. As part of complying with these Official Rules, the selected entrant must become a Member if such Entrant is not already a Member.

The Sponsor or its representative will attempt to contact the selected Entrant up to three (3) times at the telephone number associated with the Entrant's account or Alternate Entry. Sponsor will not be responsible for inaccurate information, inability to reach selected Entrant or failure of selected Entrants to respond to notification by the deadline provided, failure to provide proof of eligibility (if requested), the Release, or other required documentation in a timely manner, failure to correctly answer the skill-testing question, inability to qualify as a Member, or other non-compliance with these Official Rules. Failure to comply with these Official Rules may result in disqualification, forfeiture of the prize and, at Sponsor's sole discretion, initiating the prize claim process with an alternate eligible Entrant, who will be subject to disqualification in the same manner.

7. Right to Void / Terminate / Suspend / Modify

Sponsor reserves the right to terminate, suspend or modify this Contest, in whole or in part, at any time and without notice or obligation if, in Sponsor's sole discretion, any factor interferes with its proper conduct as contemplated by these Official Rules. Without limiting the generality of the foregoing, if the Contest, or any part thereof, is not capable of running as planned for any reason, including but not limited to infection by computer virus, bugs, tampering, unauthorized intervention,

fraud, programming errors, or technical failures, which, in the sole discretion of Sponsor, corrupt or affect the administration, security, fairness, integrity or proper conduct of this Contest, Sponsor may, in its sole discretion void any suspect Entries and: (a) terminate the Contest, or any portion thereof; (b) modify or suspend the Contest, or any portion thereof, to address the impairment and then resume the Contest, or relevant portion, in a manner that best conforms to the spirit of these Official Rules; and/or (c) award the prizes from among the eligible, non-suspect Entries received up to the time of the impairment in accordance with the winner selection criteria discussed above.

Sponsor reserves the right at its sole discretion to disqualify any individual who tampers or attempts to tamper with the entry process, the operation of the Contest or any website associated with the Contest, violates the Official Rules, or acts with intent to annoy, abuse, threaten or harass any other person, or otherwise behaves in an unsportsmanlike manner.

8. Limitation of Liability; Releases; Jurisdiction

BY PARTICIPATING IN THIS CONTEST, ENTRANTS AGREE THAT SPONSOR, ITS EMPLOYEES, OFFICERS AND DIRECTORS, HAVE NO LIABILITY WHATSOEVER FOR, AND SHALL BE HELD HARMLESS BY ENTRANTS AGAINST, ANY LIABILITY FOR ANY INJURIES, LOSSES OR DAMAGES OF ANY KIND TO PERSONS OR PROPERTY RESULTING FROM THE CONTEST, INCLUDING THE ACCEPTANCE, POSSESSION, MISUSE OF THE PRIZE OR ANY GOODS FOR WHICH IT MAY BE REDEEMED, FOR ANY DISPUTES BETWEEN JOINT ACCOUNT HOLDERS OR BETWEEN INDIVIDUALS WITH SIGNING AUTHORITY ON THE SAME ACCOUNT , OR FOR ANY INJURIES, LOSSES OR DAMAGES OF ANY KIND TO PERSONS OR PROPERTY RESULTING FROM ENTRY OR PARTICIPATION IN THIS CONTEST, INCLUDING ACCESS TO, USE OF, OR MALFUNCTION OF ANY WEBSITE OR COMPUTER SYSTEM ASSOCIATED WITH THE CONTEST.

Without limiting the foregoing, Sponsor shall not be responsible for: (a) any incomplete or inaccurate information that is caused by any of the equipment or programming associated with or utilized in the Contest, or by any technical or human error which may occur in the processing of Entries in the Contest; (b) lost, interrupted, or unavailable network, server, service provider, on-line systems, telephone networks or telephone lines, or any other connections; (c) the theft, destruction, loss or unauthorized access to, or alteration of, Entries; (d) any problems with, or malfunctions or failures of, computers or computer on-line systems, servers or providers, computer equipment, software, viruses or bugs; (e) garbled transmissions or miscommunications; (f) printing, distribution, programming or production errors, and any other errors or malfunctions of any kind, whether human, mechanical, electronic or otherwise; or (g) technical, pictorial, typographical or editorial errors or omissions contained herein.

All issues and questions concerning the construction, validity, interpretation and enforceability of the Official or the rights and obligations as between the Entrant and the Sponsor in connection with the Contest shall be governed by and construed in accordance with the laws of the province of Alberta. To the fullest extent permitted by law, all disputes, claims and causes of action arising out of or connected with the Contest, prize or these Official Rules will be resolved individually, without resort to any form of class action, and exclusively by the appropriate court of the Province of Alberta, Canada, in Edmonton, Alberta.

9. Protection Of Personal Information and Publicity Release

Sponsor and its authorized agents will collect, use, and disclose the personal information you provide when you enter the Contest for the purposes of administering the Contest and prize fulfillment. For further information about Sponsor's privacy practices, please see Sponsor's Privacy Policy at: www.servus.ca/privacy

By accepting a prize, winner agrees to Sponsor's use of his/her name, city/province of residence, picture, biographical information, statements, voice and likeness in any advertising and publicity. Sponsor and its respective successors, assigns and licensees may conduct relating to the Contest in any media or format, whether now known or hereafter developed, including but not limited to the World Wide Web, at any time or times in perpetuity, without further compensation or notice, and hereby releases Sponsor from any liability with respect thereto.

If any Member does not wish to be automatically entered into this Contest, please contact Sponsor at the following coordinates to opt out of participation:

Mail: Servus Credit Union – Big Share Contest
151 Karl Clark Road NW
Edmonton, AB
T6N 1H5

Email: thebigshare@servus.ca

Include your name, mailing address and Member account(s) numbers in any request.

Note that in the case of any Member account with multiple signatories, or joint accounts, each and every account signatory must consent to opting out before the account will be deemed ineligible to win. By opting out, an individual disqualifies him/herself from any chance to win.

10. General Conditions

All Entries become the property of Sponsor and will not be returned and no correspondence will be made with or entered into except with selected Entrant(s). Receipt of Entries will not be confirmed or acknowledged. Winning a prize is contingent on fulfilling all the requirements set forth herein. Mass entries, automated entries, entries submitted by third parties, and any entries or prize claims that are late, incomplete, fraudulent, illegible, unidentified or delayed will be void. All entries and prize claims are subject to verification. Proof of entry submission does not constitute proof of receipt. Contest is subject to all applicable federal, provincial and municipal laws. Void where prohibited or otherwise not permitted by law. Sponsor is not responsible for taxes, fees, or any other expenses (if any) resulting from the prize claim or award of any potential winner or winner. Sponsor reserves the right to correct any typographical, printing, computer programming or operator errors. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. The invalidity or unenforceability of any provision of these Official Rules shall not affect the validity or enforceability of any other provision. If any provision of the Official Rules is determined to be invalid or otherwise unenforceable, then the Official Rules shall be construed in accordance with their terms as if the invalid or unenforceable provision was not contained therein. The Sponsor reserves the right, in its sole and absolute discretion, to administer an alternate test of skill as it deems appropriate or necessary to comply with applicable law. Should

a winner make any false statement(s) in any document referenced above, the winner may be required to promptly return to Sponsor his/her prize. WARNING: ANY ATTEMPT BY AN ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST IS A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND SPONSOR RESERVES THE RIGHT TO PROSECUTE AND SEEK DAMAGES TO THE FULLEST EXTENT PERMITTED BY LAW.