



## OFFICIAL REQUIREMENTS

### 2025 Smart Money Checking \$100 Bonus Teacher Incentive

#### OFFICIAL REQUIREMENTS

**NO PURCHASE NECESSARY TO ENTER OR WIN. YOU HAVE NOT YET WON. YOU NEED NOT BE PRESENT TO WIN. VOID WHERE PROHIBITED BY LAW.**

1. **Sponsor:** Westerra Credit Union, 3700 E. Alameda Ave. Denver, CO 80209 ("Sponsor"). Sponsor presents these Official Requirements ("Official Requirements"). The Prize, as defined herein, shall be provided by Westerra Credit Union.

2. **Promotion Description:** The first one hundred (100) educators serving K-12 education in a Colorado School district that open a Smart Money Checking Account that properly enters during the Promotion Period, as defined and described below, will be eligible for the Promotion (the "Promotion") (subject to additional restrictions below) will be deposited a \$100 bonus to the account. Limit one bonus per account. The Promotion will begin on May 6, 2025, at 9:01 a.m. (Mountain Time ("MT")), and the Promotion will end on September 30, 2025, at 5:59 p.m. (MT) (the "Promotion Period"). Sponsor's method of timekeeping is the official time clock for the Promotion and is final and undisputable. Visit [westerracu.com](http://westerracu.com) for applicable rates.

Offer availability subject to change. We reserve the right to end the promotion at anytime.

#### 3. Eligibility:

(a) To be eligible to participate (in each case as an "Eligible Participant") in the Promotion, the applicant must be an educators serving K-12 education in a Colorado School district that open a Smart Money Checking Account. Applicants must be a Westerra Credit Union member in good standing with a \$5 prime share deposit required for membership. A \$5 opening deposit is required for a Smart Money Checking account.

(b) The following entities or persons are disqualified from entering the Promotion:

i. Any individuals (including but not limited to employees, consultants, independent contractors and interns) who have, within six months prior to the beginning of the Promotion Period, held employment with or performed services for Sponsor, its parent companies, subsidiaries, affiliates, advertising, research and promotion agencies (collectively, "Sponsor Entities"); or

ii. Any organizations affiliated with the sponsorship, fulfillment, administration, prize support, advertisement or promotion of the Promotion; or

iii. Any immediate family and household members of the foregoing individuals.

iv. To receive this bonus, the enrolled account must not be closed or restricted at the time of payout.

v. Offer not available those whose Westerra accounts have been closed within 90 days or closed with a negative balance within the last 3 years.

(c) Participation constitutes full and unconditional agreement to, and acceptance of, these Official Regulation. This Promotion is subject to, and all Eligible Participants shall comply with, all applicable federal, state and local laws and regulations.

#### 4. How to Receive the Bonus:

(a) Open a new Westerra Smart Money Checking account, which is subject to approval. You must show school ID to show validation of being an educator and type in "Teacher" in the Occupation field through Online Account Opening.

(b) Have a direct-deposit or Automatic Clearing House (ACH) of at least \$500 per month that is posted to the account 90 days from account opening.

(c) Your direct deposit needs to be an electronic deposit of your paycheck, pension or government benefits (such as Social Security) from your employer or the government. Person to Person payments (such as Zelle®) are not considered a direct deposit. Micro-deposits do not qualify as a direct deposit for the bonus. Micro-deposits are small deposits, typically less than \$1, that are sent to your account to verify it is the correct account.

(d) Enrollment in online statements.

(e) After you have completed all the above requirements, we'll deposit the bonus in your new account by October 6, 2025.

(f) Eligibility may be limited based on account ownership. Bonus is considered interest and will be reported on IRS Form 1099-INT (or Form 1042-S, if applicable).

(g) Any attempted form of Entry other than as described herein is void. Entries in violation of these Official Requirements will be disqualified. Any attempt by an Eligible Participant to obtain additional or fraudulent Entries will void such Entries and that Eligible Participant may be disqualified. Use of any automated system to participate is prohibited and will result in disqualification. The Sponsors reserve the right to exclude Eligible Participants for these or any other reasons, in the Sponsor's sole editorial discretion, including any violation of these Official Requirements.

(h) Or any member over 18 may enter by providing their name, address, email address, date of birth and phone number on a 3" x 5" index card and mailing it to: Westerra Credit Union ATTN: Marketing Department, PO Box 9408 Denver, CO 80226. Must be postmarked by September 30, 2024. Proof of mailing does not constitute proof of receipt. Westerra Credit Union reserves the right to disqualify entries at its reasonable discretion.

**5. Determination of Winners:** The first one hundred (100) educators that open a Smart Money Checking Account between May 6, 2025 and September 30, 2025 that meet all of the eligibility requirements listed above within 90 days of their account opening will receive a deposit of \$100 in their account no later than October 6, 2025.

**6. Prize:**

(a) The following prize will be awarded:

Deadline for Entry	Date of Bonus Award	Prize	# of Winners	Approximate Retail Value of each Prize
The first one hundred (100) educators that open a Smart Money Checking Account and meet the stated requirements by September 30, 2025.	By October 6, 2025	\$100 deposited into qualifying Smart Money Checking account.	100	\$100

(b) Odds of being awarded the bonus depend on the number of Entries received prior to each Deadline for Entry. Entries received after the final Deadline for Entry will be discarded.

(c) Westerra will notify the public that the offer is unavailable once we reach 100 teachers by updating the website.

**7. Prize Award:** If a Prize cannot be awarded for any reason, Sponsor reserves the right to substitute the Prize with another Prize of equal or greater value. Prizes are nontransferable, nonnegotiable and not redeemable for cash or merchandise. It is expressly understood that the Sponsor is under no obligation to Winner other than as expressly set forth herein. Winner is solely responsible for all federal, state and local taxes and fees associated with receipt of the Prize. Should federal, state or local law impose any tax reporting or filing obligations on Sponsor arising out of the Winner's participation in the Promotion (including the Winner's receipt of and/or use of the Prize), the Winner agrees to timely provide Sponsor with any information that is reasonably needed for Sponsor to comply with any such reporting or filing obligations.

**8. Limitations of Liability and Release:** No liability or responsibility is assumed by Sponsor resulting from any Eligible Participant's participation in or attempt to participate in the Program, or download any information in connection with participating in the Program. Sponsor, Promotion Entities and their respective officers, directors and employees are not responsible for and shall not be liable for: (a) printing or typographical errors in any Promotion-related materials and in the event of any inconsistency between Promotion-related materials and these Official Requirements, these Official Requirements shall govern and control, (b) technical problems or technical malfunction which may affect entering or the operation of the Promotion, including electronic, hardware or software program, network, Internet or computer malfunctions, failures, or difficulties of any kind, Internet Service Provider (ISP) or other connection availability, server malfunction, failed computer, network, telephone, satellite or cable hardware or software or lines, or technical failure, or jumbled, scrambled, delayed or misdirected transmissions, computer hardware or software malfunctions, any human, mechanical or technical or electronic error, unauthorized human or nonhuman intervention of the operation of the Promotion, including without limitation unauthorized tampering, hacking, theft, virus, bugs, worms or destruction of any aspect of the Promotion, or loss, miscount, misdirection, inaccessibility or unavailability of an account used in connection with the Promotion; or (c) any condition caused by events that may cause the Promotion to be disrupted or corrupted, regardless of the reason. Sponsor is not responsible for injury or damage to Eligible Participants' or any other person's property related to or resulting from participating in this Promotion. By participating in the Promotion, Eligible Participants agree to release and hold the Promotion Entities harmless from any and all claims, damages or liabilities arising from or relating to such Eligible Participant's participation in the Promotion including, without limitation, any use or misuse of the Prize. By accepting a Prize, Winners agree to release and hold Sponsor harmless for any loss or injury including, without limitation, any personal injury or property damage resulting from participation in the Promotion or use of a Prize.

**9. General:** By participating, Eligible Participants agree to these Official Regulation and Sponsor's Privacy Policy, which are final and binding in all respects. Winner must comply with any and all requirements and limitations associated with the use of the Prize. If for any reason the Promotion is not capable of running as planned, Sponsor reserves the right, at its sole discretion, to suspend, cancel, modify or terminate the Promotion, or any part of it.

**10. Disputes:** Disputes, including construction, validity, interpretation and enforceability of these Official Requirements shall be (1) governed by the laws of the State of Colorado without regard to choice of law or conflict of law principles (whether of the State of Colorado or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Colorado; (2) any dispute, claims and causes of action arising out of or connected in any way with the Promotion or the Prize awarded shall be resolved individually, without resort to any form of class action, and brought exclusively in a federal or state court in the state of Colorado; (3) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Promotion, but in no event attorneys' fees; and (4) under no circumstances will an Eligible Participant be permitted to obtain awards for, and participant hereby waives all rights to claim, indirect, punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased.

**11. Winners List/Requirements Request:** To request a copy of these Official Requirements, send a self-addressed, stamped envelope (VT residents may omit return postage) specifying "Official Requirements" to: Official Requirements Request/Winner's Names Request, Westerra Credit Union 3700 E Alameda Ave, Denver CO 80209.