

# Be FREE with a Downey FCU Checking Account!

Be FREE with:

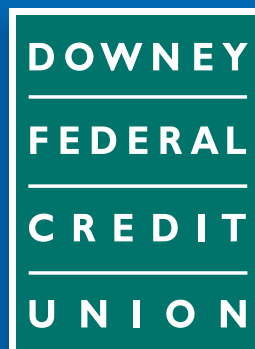
- NO monthly fee and NO hidden fees
- Fee-FREE ATM access to 28,000 CO-OP® ATMs nationwide
- FREE Online Banking, Bill Pay\* and more!

Open a DFCU Checking Account  
for a Chance to Win a NEW  
Netbook Computer!\*\*

Ask Us for Details.

\* With direct deposit.

\*\*See a DFCU representative for contest rules or go to [www.downeyfcu.org](http://www.downeyfcu.org).

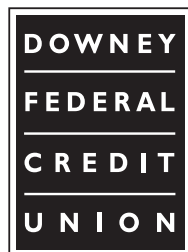


8237 Third Street  
Downey, CA 90241  
(562) 862-8141

[www.downeyfcu.org](http://www.downeyfcu.org)



Count On Us Through All Stages Of Life



*Count On Us  
Through All  
Stages Of Life*

## **Guidelines for the Checking Account Netbook Computer Raffle Drawing**

### **Membership**

Existing or new members of Downey Federal Credit Union who are at least 13 years of age may participate in the Checking Raffle Program. Membership in Downey FCU is open to all community members who live, work, worship or attend school in Downey.

### **Eligibility**

To qualify for the Netbook Computer raffle, entrants must be at least 13 years old, have a savings and a checking account, and be in good standing with the credit union at the time of the raffle drawing. To qualify as a member in good standing, a person must have an open DFCU savings account with a balance of \$25.00 or more, and have an "active" checking account that opened with \$25 and has at least \$25 in it at the time of the drawing. For a checking account to be "active", the member must use the checking account at least once a month during the promotion period to be eligible for the raffle drawing. The member may NOT have any of the following:

- Loan delinquencies over 30 days
- A negative balance on any share or checking account of over 15 days
- Be assigned to our Collections Department
- A negative account warning
- Deceased primary member on the account

### **The Raffle Prize**

There will be one raffle prize, a new Netbook Computer, valued at \$300.00.

### **Promotion Period**

The new checking account campaign is from July 15, 2010 through December 15, 2010. However, the drawing for the Netbook Computer will occur on December 17, 2010. Existing members are encouraged to open a checking account at Downey FCU, or refer family and friends to open a checking account.

### **How to Enter:**

DFCU members who open checking accounts are automatically entered to win the Netbook Computer. No purchase is necessary to enter the raffle



### Alternate Entry

Members may also enter the raffle drawing for the Netbook Computer by hand printing the words "Netbook Computer Raffle" and their full name, address, daytime phone number (including area code) and date on a 3" x 5" index card and dropping it off at the branch or mailing it to:

**Marketing Dep't., Downey Federal Credit Union, P.O. Box 4639, Downey, CA 90241.** Hand-printed entries must be turned in to DFCU no later than 4:30 pm on Tuesday, December 14, 2010. The Credit Union is not responsible for lost, incomplete, misdirected, damaged or illegible entries. Mechanically reproduced entries will not be accepted. Alternate entries are limited to one per person. Once submitted, all entries become the property of DFCU and none will be returned.

The Credit Union estimates the odds of winning are approximately 1 in 500. However, actual odds of winning will depend upon the number of entries received over the course of the promotion.

### Selection of Winner

The names of all eligible members opening a new checking account from July 15 - December 15, 2010 will be placed in a container. In a random drawing of all eligible entries received, one name will be drawn as the winner on December 17, 2010. The winner will be contacted via phone or email by December 22, 2010 to pick up his/her prize. Winner does not need to be present at the time of the drawing.

The winner agrees to allow the credit union to use their name, likeness and city of residence for advertising and promotional purposes without additional compensation except where prohibited by law. The winner will be announced in a future quarterly newsletter. DFCU will make its best effort to contact the winner. If the winner cannot be contacted after repeated attempts, an alternate winner will be randomly selected.

Determination of the winner will be made by a member of Downey Federal Credit Union staff, whose decision is final.

