

# THE SERVUS BIG SHARE CONTEST

## OFFICIAL CONTEST RULES

### 1. Contest Period.

The Servus Big Share Contest (the "**Contest**") runs from 12:00:01 am Mountain Time ("**MT**") on January 1, 2025 to 11:59:59 pm MT on April 30, 2025 (the "**Contest Period**"). By participating in the Contest, each Entrant (defined below) agrees to abide by and be bound by these official rules (the "**Official Rules**") and all decisions of Connect First and Servus Credit Union Ltd. (the "**Sponsor**"), which shall be final and binding, without right of appeal, in all matters relating to the Contest and the awarding of the prize, including without limitation, eligibility and/or disqualification of Entries.

### 2. Eligibility.

I. The Contest is open to the following persons:

- a. Individuals who are eighteen (18) years of age or older as at the date of entry and who are, as at the date of entry:
  - (i) Members (defined below);
  - (ii) residents of Alberta; or
  - (iii) residents within a seventy-five (75) kilometer radius of a branch of the Sponsor.

OR

- b. Businesses (as defined below) that are, as at the date of entry:
  - (i) Members (defined below);
  - (ii) headquartered in Alberta; or
  - (iii) headquartered within a seventy-five (75) kilometer radius of a branch of the Sponsor.

II. For the purposes of this Contest:

- a. A "**Member**" is an individual or Business with an account in good standing with the Sponsor.
- b. An "**Entrant**" is:
  - (i) in the case Entries earned via an Entry category other than through an Alternate Entry (defined below), the legal person(s) in whose name the membership with the Sponsor is held; or
  - (ii) in the case of Alternate Entries (defined below), the name of the legal person identified as the Entrant in the Alternate Entry.
- c. An "**Entry**" is any valid entry into the Contest, each with an equal chance of winning the Contest, which is obtained through any of the categories of Entries described below.
- d. A "**Business**" is a privately owned (not publicly traded) business, including sole

proprietorships, partnerships, corporations, agricultural operations, or incorporated societies/organizations.

III. The following Members and Member accounts are not eligible to participate in the Contest:

- a. Estates, Registered Education Savings Plans, Registered Disability Savings Plans, and all trust accounts.
- b. Any individual who is or was an officer, director, employee, agent or representative of the Sponsor, between November 1, 2024 and the end of the Contest Period; or any person who is a member of such individual's immediate family and resides with such 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 is owned wholly or in part by any individual described in paragraph (b) above.
- d. Any individual or legal entity that has a contract to provide, or has provided services to, the Sponsor in its business operations from November 1, 2024 to the end of the Contest Period.
- e. Any Contest judge, or any individual or entity that provides services or materials in connection with this Contest, and each of their parent companies, 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 any such individual.
- f. Financial entities, namely: deposit brokers, credit unions, insurance companies, trust companies 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.
- g. Any director or officer of a Provincial agency as defined in the *Financial Administration Act (Alberta)* and to which that Act applies, whether under a contract of service or a contract of services, between November 1, 2024 and the end of the Contest Period, and whose substantive duties are directly concerned with the business or affairs of the Sponsor.

IV. **In order to claim the prize, the winner must be, or become, a Member in good standing.** To be "**in good standing**", the Member must not (i) be in default of any terms or conditions of their membership with the Sponsor, (ii) in breach of any Sponsor account, lending or card holder agreement, (iii) have had any Sponsor accounts cancelled, closed or otherwise, or (iv) have had any membership privileges suspended.

### 3. How to Enter

I. There are five (5) categories of Entries:

a. Deposit Account Entries:

The balances in the Member's deposit accounts held with the Sponsor (each, a "**Qualifying Deposit Account**") will be compared as of 12:00:01 am MT on January 1, 2025 and 11:59:59 pm MT on April 30, 2025. For every \$500 increase in aggregate balances across the Member's Qualifying Deposit Accounts, the Entrant will receive five (5) Entries into the Contest.

b. Investment Account Entries

The Member's investment account(s) held with the Sponsor's wealth management partner (each a "**Qualifying Investment Account**") will be compared as of 12:00:01 am MT on January 1, 2025 and 11:59 pm MT on April 30, 2025. For every \$500 in new contributions made, and not withdrawn, aggregated across the Member's Qualifying Investment Accounts, the Entrant will receive five (5) Entries into the Contest.

c. Registered Bonus Entries:

Deposit Account Entries and Investment Account Entries invested in a registered retirement savings plan (RRSP), registered retirement income fund (RRIF), first home savings account (FHSA), or tax-free savings account (TFSA) products or accounts held with the Sponsor, or with the Sponsor's wealth management partners shall earn double the number of Entries earned per section (a) and (b).

d. Payroll Direct Deposit Bonus Entries:

Members who, during the Contest Period, set up an automated and recurring payroll direct deposit (a "**Payroll Direct Deposit**") into a Qualifying Deposit Account, and who do not already have a Payroll Direct Deposit, shall be eligible to receive twenty (20) bonus Entries. The following shall apply to determine whether a Member qualifies to receive Payroll Direct Deposit Bonus Entries:

- i. None of the Member's Qualifying Deposit Accounts must be in receipt of a Payroll Direct Deposit during the December 1, 2024 – December 31, 2024 period;
- ii. A Payroll Direct Deposit must be deposited into the Qualifying Deposit Account during the Contest Period;
- iii. The Payroll Direct Deposit must be recurring (i.e. it must occur on, at minimum, a monthly basis);
- iv. A Member may only earn a maximum of twenty (20) Payroll Deposit Bonus Entries. Adding additional Payroll Direct Deposits shall not entitle a Member to additional Payroll Direct Deposit Bonus Entries; and
- v. A deposit shall only be deemed a Payroll Direct Deposit if it is associated with the following Canadian Payment Association codes:

Canadian Payment Association Code	Description	Credit or Debit
200	Payroll Deposit	Credit
201	Special Payroll	Credit
202	Vacation Payroll	Credit
203	Overtime Payroll	Credit
204	Advance Payroll	Credit
205	Commission Payroll	Credit
206	Bonus Payroll	Credit
207	Adjustment Payroll	Credit
230	Pension	Credit
231	Federal Pension	Credit
232	Provincial Pension	Credit
233	Private Pension	Credit
240	Annuity	Credit
310	Canada Pension Plan	Credit
311	Old Age Security	Credit
312	War Veterans' Allowances	Credit
313	Canadian Pension Commission	Credit
314	Family Allowance	Credit
315	Public Service Superannuation	Credit
316	Canadian Forces Superannuation	Credit
318	Employment Insurance	Credit
603	Income Security Benefits	Credit
606	Workers Compensation Board	Credit
611	Disability Payment	Credit

e. Alternate Entries:

To obtain Contest Entries without making a deposit or payment of any kind, you may mail the Sponsor an essay (an “**Essay**”). Ensure that you include with your Essay: your name, address of residence, date of birth, and telephone number. If you are also a Member, you must also include your membership number with the Essay. Your Essay must be on the one of the following topics (choice of Essay topic will not influence your chances of winning):

- i. How would you inform your family if you won a million dollars?
- ii. In what ways would a million-dollar prize help you overcome major challenges?
- iii. What would you do to improve your financial health with a million dollars?
- iv. How did you first learn about the Servus Big Share, and what was your initial reaction?
- v. What does Profit Share mean to you personally?
- vi. If you were to win, how would you plan for the future with this one million dollars?
- vii. How would winning one million dollars allow you to change someone else's life for the better?
- viii. How would you give back to your community if you received a million dollars?
- ix. Would you seek advice from a Financial Planner if you won a million dollars and why?
- x. How would you choose to distribute a million-dollar prize if you won?

Each Essay must:

- i. be an original composition of the author, and be written about the identified Essay topic;
- ii. not have been previously published or submitted for this or any other Contest sponsored by Sponsor;
- iii. not infringe on the privacy or intellectual property rights of any third party;
- iv. be in good taste and in keeping with the Sponsor's corporate image;
- v. be a minimum of 250 words; and
- vi. be handwritten or handprinted.

Essays must be:

- i. Submitted in a hand-addressed outer envelope and mailed to:

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

OR

- ii. Emailed to: [thebigshare-essays@servus.ca](mailto:thebigshare-essays@servus.ca) (up to ten (10) Essays per email).

Essays sent by mail must be postmarked by April 30, 2025. All Essays must be received by Sponsor by 5:00 pm MT on May 6, 2025. Essays sent by email will be subject to a security screening. Emails flagged as suspicious will be rejected and any attached Essays will not be considered for the Contest. To ensure your email is not flagged as suspicious, please ensure your email does not contain any embedded scripts, macros, links, or executable content. For each qualifying Essay, the Entrant will receive one hundred (100) Entries.

II. General:

- a. There is a 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 all Entries obtained by such an Entrant being declared void.
- b. The Sponsor's computer is the official timekeeping device for this Contest and the Sponsor's banking systems are the official books of record for this Contest. Entries must be received through transactions completed in accordance with these Official Rules by April 30, 2025. All decisions of Sponsor are final and not subject to appeal. Proof of entry does not constitute proof of receipt.
- c. 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 winning Entrant'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 winning Entrant. 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 the selected winner.

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

On or about May 23, 2025, a random draw will be conducted from among all eligible Entries received to select one (1) potential winner and up to four (4) 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 for a selected Entrant, Sponsor may require written confirmation from all individuals with signing authority, authorizing one individual 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) business days of the Sponsor's first attempt at contacting the selected Entrant; (ii) correctly answer, unaided, a time-limited mathematical skill-testing question at a mutually convenient time within five (5) business days of Sponsor's first attempt at notification; (iii) sign and return to Sponsor, within five (5) business 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 and open a deposit account if such Entrant is not already a Member or is a Member without a deposit account.

The Sponsor or its representative will attempt to contact the selected Entrant at least 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 prize 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 Rules 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](http://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 (including winner's Essays, as applicable), 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 address to opt out of participation:

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

Email: [thebigshare@servus.ca](mailto: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 account signatory must consent to opting out before the Member will be deemed ineligible to win. By opting out, an individual or entity disqualifies him/herself/itself 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.