GO AHEAD >
Share the love and you could win $1,000*.

Refer your friends and family to open a new Checking Account with $100* - when they do, you will automatically be entered to win $1,000!

1 Complete the referral form below with your name and contact information.

2 Tell your friends and family members about all the money-saving benefits at Northeast Credit Union and give them this form to fill out.

3 Have your friend or family member present this form when they open a new Checking Account.

Current Member:
Name: ____________________________________
Email: ____________________________

New Member:
Name: ____________________________________
Email: ____________________________

Plus, for each of your friends or family members that open a new Checking Account, you earn $10 and they earn $20*. There’s no limit to how many friends you can refer.

*See next page for official rules.
Northeast Credit Union - 2020 “Refer-a-Friend” Sweepstakes Official Rules

NO PURCHASE/ACCOUNT OPENING NECESSARY TO ENTER OR WIN. A PURCHASE OR ACCOUNT OPENING WILL NOT INCREASE YOUR CHANCE OF WINNING. SWEEPSTAKES IS VOID WHERE PROHIBITED BY LAW.

Northwest Credit Union’s 2020 “Refer-a-Friend” Sweepstakes offers a chance for eligible entrants to win ONE (1) Grand Prize of $1,000 at the culmination of Sweepstakes Promotional Period (July 15, 2020 through November 30, 2020).

1. Terms and Conditions - By entering the Sweepstakes, you fully and unconditionally agree to abide by and accept these Official Rules. Failure to comply with these Official Rules may result in your disqualification from the Sweepstakes.

2. Sponsor - The Sponsor of this Sweepstakes is Northeast Credit Union, 100 Borthwick Avenue, Portsmouth, New Hampshire 03801 (the “Sponsor”).

3. Eligibility - The Sweepstakes is open only to legal residents of the continental United States, Alaska, and Hawaii, and as of the time of entering the Sweepstakes are eighteen (18) years of age or older; winner need not be present to win; member in good standing; non-transferable. All entrants must be natural persons. No entries from business entities accepted. Employees, officers, directors, attorneys, agents, and representatives of the Sponsor, its parents, subsidiaries, affiliates, advertising or promotional agencies, and their immediate family members and/or those living in same household are not eligible to enter the Sweepstakes. Immediate family includes spouse, parents, siblings, children, stepparents, stepchildren, stepgrandparents and grandchildren. Winner is only eligible to receive one prize from Sponsor per calendar year January 1, 2020 – December 31, 2020.

4. Sweepstakes Period – Sweepstakes begins on July 15, 2020 at 12:00 am Eastern Standard Time (EST) and ends on November 30, 2020 at 11:59 pm Eastern Standard Time (EST) (the “Sweepstakes Period”).

5. How to Enter - No Purchase/Account Opening Necessary to Enter or Win. There are (2) two Methods of Entry the Sweepstakes Promotional Period:

1. Automatic Entry. You will automatically receive ONE (1) Sweepstakes Entry for:
   A. Each New Checking Account referred by an existing NORTHEAST CREDIT UNION member and opened with $100 or more.

2. Alternate Means of Entry. You will receive one Sweepstakes entry when you complete (1) 1 x 3 index card with your complete name, address, phone number and email address. Limit one entry per household. Entries may be dropped off at any Northeast Credit Union branch or send by mail to Northeast Credit Union, Attn: NORTHEAST CREDIT UNION “Refer A Friend” Sweepstakes, P.O. Box 1240, Portsmouth, NH 03802-1240. Entries must be received before 6 pm Eastern Standard Time (EST) [End of Business] on November 30, 2020. Incorrect or incomplete entries are void.

6. How the Grand Prize Winner will be Determined – Sponsor will independently randomly select the potential Sweepstakes Grand Prize winners from all eligible entries received during the Promotion Period, on or by December 7, 2020. The winner will be notified in person, by email or by phone. The grand prize drawing will be held in private at Northeast Credit Union’s Portsmouth, NH headquarters.

7. General Conditions - This promotional offer applies only to new members and current members that do not have a checking account and the person making the referral, if current member has not opened an account, only the member making the referral verified by the NORTHEAST CREDIT UNION employee opening the new checking account will receive the $10 deposit and will be entered at a chance to win $1,000 Grand Prize. Referred customer must open a new NORTHEAST CREDIT UNION Checking Account as the primary owner and can’t have any existing NORTHEAST CREDIT UNION Checking Accounts. Referring member must be a current Northeast Credit Union member. Current member making the referral will receive the $10 deposited into their Northeast Savings Account within 5 business days of when the person they referred becomes a new member, opens and funds a new checking account with new monies not transferred from another Northeast Credit Union account. There is no limit to the number of referrals a current member may make. The referred person will receive the $10 deposit into their Northeast Regular Savings account 90 days after opening the Northeast Checking account with $100, completing a direct deposit within 90 days and there is no minimum balance required. The Annual Percentage Yields (APYs) are accurate as of 7/11/2020, Northeast Checking 0.00% APY, and Northeast Regular Savings 0.10% APY and are subject to change without notice. Only one bonus will be provided per referred customer. At this time members cannot use a business account as the referring account, it must be a personal account with NORTHEAST CREDIT UNION. Account opening can be done at any Northeast Credit Union branch, by phone or online. All standard account requirements apply. All cash referral awards may be subject to 1099 tax reporting. This offer may be withdrawn at any time, is subject to change and may be reported as income to the IRS on a 1099-MISC. You and the individual you refer will be responsible for any tax resulting from the referral bonus. Please consult your tax advisor if you have questions about the tax treatment of the referral bonus. Cannot be combined with any other offer. Federally insured by NCUC.

8. Grand Prize – The potential Grand Prize Winner of $1,000.00 will be notified no later than December 15, 2020 in person, via email or by phone of the Primary Account Holder information on file with NORTHEAST CREDIT UNION. Each potential Grand Prize winner will be required to sign and return a Declaration of Compliance, Liability Waiver, a W-2G Tax form and a Publicity Release (“Declaration”) which must be received by Sponsor, within FIVE (5) days of the date notice or attempted notice is sent, in order to claim his/her prize. If a potential winner of any prize cannot be contacted, fails to sign and return the Declaration or provide any other requested information within the required time period (if applicable), the potential winner forfeits his/her prize. Receiving a prize is contingent upon compliance with these Official Rules. The $1,000 Grand Prize will be deposited into the account designated by the winner’s Primary Account Holder or presented by check. If a potential winner is disqualified for any reason, Sponsor will award the applicable prize to an alternate winner by random drawing from among all remaining eligible entries. Only THREE (3) alternate drawings will be held, after which the prize will remain un-awarded.

9. Odds of Winning – The odds of winning depend upon the number of automatic and alternate entries received.

10. Taxes - Prize is considered taxable income, and winner(s) will be solely responsible for all federal, state, and local taxes. Winner(s) will receive and be required to sign a W-2G Tax form reflecting the amount they receive as a prize. Delivery of prize will be made in the year 2020.

11. General Conditions – Sponsor reserves the right to cancel, suspend and/or modify the Sweepstakes, or any part of it, if any fraud, technical failures, human error or any other factor impairs the integrity or proper functioning of the Sweepstakes, as determined by Sponsor in sole discretion. In such event, Sponsor, in its sole discretion, may elect to hold a random drawing from among all eligible entries received up to the date of discontinuance for any or all the prizes offered herein. Sponsor reserves the right, in its sole discretion, to disqualify any individual it finds to be tampering with the entry process or the operation of the Sweepstakes or to be acting in violation of the Official Rules of this or any other promotion or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the Sweepstakes may be a violation of criminal and civil law, and, should such an attempt be made, Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. Sponsor’s failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

12. Release and Hold Harmless - By entering the Sweepstakes, you agree to release and hold harmless NORTHEAST CREDIT UNION, its parents, subsidiaries and affiliated entities, and each of their directors, officers, employees, attorneys, agents, and representatives from any damage, injury, expense, cost, death, loss, claim, action, demand, or other liability that may arise in connection with the Sweepstakes, or resulting from acceptance and/or use of any prize, travel to or from any prize-related activity, participation in this Sweepstakes, and from any misuse or malfunction of any prize awarded, including, without limitation, personal injury, death, and/or property damage. All Sweepstakes entries become the property of Sponsor. Entries will not be returned. Sponsor is not responsible for entries that are lost, late, corrupted, illegible, incomplete, or otherwise incorrectly received due to technical, administrative, or human error, including, but not limited to, any software, hardware, computer or networking issues, or any other circumstances - technical or otherwise - beyond Sponsor’s control.

13. Publicity – Except where prohibited, participation in the Sweepstakes constitutes each winner’s consent to Sponsor’s and its agents’ use of winner’s name, likeness, photograph, voice, opinions and/or hometown and state for promotional purposes in any media, worldwide, without further payment or consideration.

14. Entrant’s Personal Information – Information collected from entrants is subject to Sponsor’s Privacy Policy which can be found at necu.org/disclosures.

15. Applicable Law – Any dispute arising from this Sweepstakes will be determined according to the laws of the State of New Hampshire and Maine, without reference to its conflict of laws principles, and by entering the Sweepstakes, you fully consent to the personal jurisdiction of the State and Federal Courts located in Rockingham County, New Hampshire and agree that such courts shall have exclusive jurisdiction over all such disputes for more information, email: Marketing@necu.org, Call (888) 436-1847 or write us at: Northeast Credit Union PO Box 1240 Portsmouth, NH 03802-1240.