



communitycu.ie

I _____ being a member of Community Credit Union Ltd. wish to join Members Draw and agree to abide by its rules (a copy of which has been provided to me).

Name: *(Clearly Printed)* _____

Address: _____

Date of Birth: ____/____/____

Telephone: _____ Member No: _____

Signed: _____ Date: ____/____/____

Joint Accounts: Additional named member to complete & sign this additional section:

Name: *(Clearly Printed)* _____

Address: _____

Date of Birth: ____/____/____

Telephone: _____ Member No: _____

Signed: _____ Date: ____/____/____

<i>Office Use:</i>	
Account Updated for Members Draw	Date: ____/____/____
Staff Name (print)	_____
Staff Signature	_____

Community Credit Union - Rules of Members Draw

Definitions:

"Draw" is taken to mean each individual Draw held, at a frequency as specified by Community Credit Union

Draw Rules:

1. The Draw is open to members of Community Credit Union who are over 18 years of age. Directors, Board Oversight Members, the Management Team and Supervisors are not eligible to enter the Draw. All other Rules of the Draw apply.
2. Eligibility for the Draw is determined by completion of the Application Form and payment of the relevant entry fee. Entries remain valid until such time as a Draw Cancellation Form is received. The Board reserves the right to refuse entry into the Draw.
3. Entry is limited to one entry per member per Draw. In the case of joint accounts both members, as named on the account must sign the Entry Form that they wish to enter the Draw, and this will represent their single entry into the Draw.
4. The subscription will be €5 per month, per member, and will be deducted in advance of the Draw, from each participating member's share account.
5. Prior to the Draw, participants will be allocated a Draw number and a Register of Entrants and their respective Draw numbers will be held at the Credit Union head office. All Draws will be held in a location and date specified by the Board under their supervision.
6. Draws will be held at calendar month-end or as close to as possible. Dates of Draws held may be changed from time to time to coincide with Community Credit Union events e.g. AGM. Draws are supervised by a member of the Management Team or Supervisor and witnessed by at least one member. Each of these individuals oversee and witness the winning numbers on the entry list drawn from the Electronic Draw Machine.
7. Cash prizes will be awarded in accordance with the level of funds in the Draw fund. We reserve the right to change the prize structure from time to time.
8. The Draw will be non-profit making. All funds will be distributed in the month of the draw. The value of any such prizes will be at the sole discretion of the Board.
9. All expenses and overheads relating to the setting up and operation of the Draw will be borne by the Draw. A monthly fee of €100 is charged before the dispersal of prizes in this regard.
10. The winning members will be notified by post and the winners' names will be displayed in the credit union offices. Prizes will be lodged directly to the member's Community Credit Union account. In the event that the member has in excess of the savings limit, a cheque for the winning amount will be posted to them.
11. Upon being notified of the death of a member, membership in the Draw will be terminated. Joint accounts where one of the members dies will also cease to be considered for entry.
12. In the event of a deceased member winning any prize in the Draw, the prize will be lodged to the deceased member's Credit Union account and the proceeds distributed in accordance with the Credit Union Rules, subject to all Rules contained herein being satisfied.
13. Where a member closes his/her account this will automatically result in the withdrawal of that member from the Draw on the date of closure of the account.
14. The decision of the Board concerning the interpretation of the foregoing rules on any matter pertaining to the Draw will be final and not subject to appeal.
15. A separate Bank account is maintained by the credit union in respect of draw subscriptions. Funds are never co-mingled and this account forms part of the annual External Audit Programme.
16. Finally, the Board reserves the right to amend the Rules of the Draw. Changes will be notified through the website (www.communitycu.ie) and in the Credit Union Offices.