

Starts April 1, 2026 and ends April 30, 2026. All entries must be received by end of business day on April 30, 2026.

1. **Eligibility:** Open to Peninsula Federal Credit Union youth account holders ages 0 – 17 at the time of entry. Minor must accompany the adult joint owner on the account (if applicable). Member must be in good standing. Employees, volunteers, board members, and their immediate family/household members are not eligible.
2. **How to Enter:** Automatic Entry – Youth members receive one (1) entry for each deposit of \$5 or more made into their Peninsula Federal Credit Union youth savings or checking account during the promotion period. No Purchase or Deposit Necessary: To enter without a deposit, youth (via parent/guardian) may submit a 3x5 card handwritten including youth's name, mailing address, phone number, youth account number mailed to 2929 3rd Avenue North, Escanaba, MI 49829 attn: Marketing. Limit one mail in entry per youth. All entries-whether deposit based or mailed have an equal chance of winning.
3. **Prizes:** Four (4) \$50 Deposits with an approximate retail value (ARV) of \$50. A grand prize valued at \$150 including a Summer Fun Package including a beach umbrella, yard games, a lawn chair, and a Slip'n'Slide.
4. **Winner Selection:** One (1) winner will be selected in a random drawing conducted on or about May 1, 2026 for the Summer Fun Package. Four (4) winners will be selected in a random drawing conducted on or about May 1, 2026 for the \$50 deposit prizes. Odds of winning depend on the total number of eligible entries.
5. **Winner Notification:** Parent/Guardian of the (4) \$50 deposit selected youth winners will be contacted by phone or email on record. If the Sponsor is unable to reach a winner or the winner does not respond within 72 hours, Sponsor may, at its discretion, automatically credit the \$50 deposit directly to the winner's Peninsula Federal Credit Union savings account on file. Such crediting of funds will constitute full and complete awarding of the prize. The number of qualified entries will determine the odds of winning. The adult joint owner (if applicable) of the grand prize winning selected youth will be contacted by phone or email on record. If the adult joint owner cannot be reached within 72 hours, an alternate winner may be selected.
6. **General Conditions:** No substitution of cash equivalent of prizes permitted except at the sponsor's discretion. Sponsor reserves the right to modify, suspend, or cancel the promotion if fraud or technical issues affect the integrity of the drawing. Legal parent/guardian of winning minor must give written permission to allow PFCU to use the youth's first name and last initial in winner announcement on any social media outlets.

7. **Taxes:** Prize value is under \$600, so no 1099-MISC is required, but the prize may be reportable as income depending on personal circumstances.
8. **Sponsor:** Peninsula Federal Credit Union 2929 3rd Avenue North, Escanaba, MI 49829