

Shoreline Hometown Credit Union • Manitowoc & Two Rivers, Wisconsin

SAVE TO WIN! With Saver's Sweepstakes!



Saver's Sweepstakes® is a new prize-linked savings account presented by Shoreline Hometown Credit Union. This new savings account helps you save with a chance to win monthly, quarterly, and annual statewide prizes. *Prizes range from \$100 all the way up to \$5,000.*

What is Saver's Sweepstakes?

Saver's Sweepstakes is The Wisconsin Credit Union League's statewide prize-linked savings program. Saver's Sweepstakes savings accounts are designed to help individual members at participating credit unions save while giving them chances to win statewide cash prize drawings. Shoreline is excited to participate.

How do Saver's Sweepstakes accounts work?

Think of Saver's Sweepstakes accounts as being structured similarly like our Christmas Club: Make deposits, and the money in the account is yours, but your withdrawals are limited during a 12-month savings period based on the month it was opened. Making deposits earns you entries into drawings for cash prizes!

How often are Saver's Sweepstakes prizes awarded?

Statewide prize drawings are conducted monthly, quarterly, and annually.

When are winner's names drawn?

Saver's Sweepstakes prize drawings are done around the 15th of each month.

How do account holders earn entries for drawings?

By making deposits. Account holders can deposit as much as they like to their Saver's Sweepstakes accounts, whenever they like, in whatever amounts they like. For every \$25 increase in month-over-month account balance, the primary account holder earns one entry in the statewide Saver's Sweepstakes prize pool

How do withdrawals affect drawing entries?

When any withdrawal is made, the primary account holder forfeits Saver's Sweepstakes prize drawing entries for that prize pool to the extent that the account balance decreases month-over-month. For

example, if a member deposits \$25 in a month, but then withdraws \$5, the balance won't increase enough to earn a drawing entry.

What are the odds of winning?

The odds of winning depend on the number of eligible entries. Each entry has an equal chance of winning.

How often can someone win?

Once per drawing. For example, even though each statewide monthly drawing has multiple winners, one person cannot win two prizes in a single monthly statewide drawing.

How are winners selected?

A company called TruLync, which is a subsidiary of the Minnesota Credit Union Network, picks Saver's Sweepstakes winners randomly, using special software.

How are winners notified?

Shoreline notifies the winning members, via telephone, email, or standard USPS mail.

What are the early withdrawal limits and penalties?

A fee of \$10 is charged for each of the first two withdrawals in any 12-month period. (No withdrawal fee is charged in the first 7 days after a Saver's Sweepstakes account is opened, though.) If a third withdrawal is made in any 12-month period, the credit union must close the account. If an account is closed (because of withdrawals or for any other reason), the primary account holder is ineligible to open another Saver's Sweepstakes account at the credit union for 90 days. After each 12-month period, the member can freely withdraw their funds for 30 days.



Andrea won this month's Savers Sweepstakes cash prize of \$100. Remember, you can earn up to six entries per month for every \$25 you save. Open a Saver's Sweepstakes account with Shoreline today and the next winner could be you.

Open a Saver's Sweepstakes® account today by visiting ShorelineCU.org/HometownRewards/.



Simply focused!

Building on what we accomplished in 2018, now it's time for Shoreline to become "simply focused" on you, our member!

Our marketing folks are working hard to focus on the strength of Shoreline's Hometown brand. In 2019, we will simplify our efforts focusing on Facebook, digital marketing, local radio, community events, and boots on the ground to communicate our Hometown Values — Hometown Rewards principles.

Hometown values and rewards are our unique niche in the community. Shoreline will continue its role as a hometown community servant. We do well by doing good — by supporting our community, small businesses and providing you with up-to-date financial services plus rewards that help promote our local economy.

Shoreline continues to serve under-banked people in our area. Our products and services are part of our Hometown social mission.

Be sure to attend many of our sponsored community events this year. It all starts in the summer and continues until Christmas. While your at it, stop by and talk to one of our lenders today. We are glad to simply focus on your needs by providing great rates for borrowing or saving.

ANNUAL MEETING SAVE THE DATE!

Wednesday, March 13, 2019 at 6 p.m.
Lighthouse Inn
1515 Memorial Dr., Two Rivers
Cash bar. Hors d'oeuvres will be served.
ENTER TO WIN COOL DOOR PRIZES!

SHORELINE HOMETOWN CREDIT UNION IS PROUD TO SUPPORT EXCITING COMMUNITY EVENTS!

- Cars and Guitars 3rd Annual Car Show — June 15, 2019
- Cool City Cruise and Car Show — June 28-29, 2019
- 5th Annual Subfest — July 12-14, 2019
- Two Rivers Fish Derby — July 19-21, 2019
- Brew Dash — July 27, 2019
- Manitowoc Kiwanis Car & Motorcycle Show — August 11, 2019
- Kites Over Lake Michigan — Aug. 31 to Sept. 1, 2019
- Ethnic Fest — September 21, 2019
- Windigo Fest — October 4-6, 2019
- Two Rivers Hometown Christmas Parade — Nov. 30, 2019

HOPE TO SEE YOU THERE!



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