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**Product Reference Sheet**

**Product Description -** Save to Win is a prize-linked savings account, where members can earn chances to win prizes just for saving!

The product basics are:

* 12-month share certificate or certificate of deposit
* Deposits - unlimited or capped at $\_\_\_\_\_\_ per 12-month term (See our Official Rules for details)
* Every $25 deposit generates one entry into the monthly and quarterly prize drawings
* Limit 10 entries per month/30 per quarter
* Limit one withdrawal per 12-month period. A $25 withdrawal penalty applies. A second withdrawal in the same 12-month term constitutes account closure.

**Selling Features -** Save to Win offers several benefits to our members.

Member benefits:

* The excitement of the lottery without the risk
* Members can set up a strong savings plan and gain interest
* Members earn chances to win prizes ranging from $25 - $5,000
* Plus, our credit union offers additional member drawing prizes that range from $\_\_\_- $\_\_\_
* Members can visit [www.savetowin.org](http://www.savetowin.org) for other savings tips and tools

**Important Notes -** When opening the Save to Win account, it is important to ask members the following eligibility questions:

* Are you 18 years of age or older?
* Are you a resident of an [eligible state](http://www.savetowin.org/winners/eligible-states)? All states highlighted in green are eligible.
* Do you have a Save to Win account at another participating credit union? If yes, let them know that the rules limit them to one account per person.
* Are you an employee or board member at any participating credit union? If yes, let them know that they are not eligible to win national, state or credit union drawing prizes at any participating credit union.
* Provide each account holder with the Official Rules and Truth in Savings Disclosure.
* Ask member to complete the Save to Win survey of savings habits (provide hard copy or link)

**Credit Union Product Information**

Annual Percentage Rate/Dividend Rate:

Important Links: Link to Account Open Checklist | Link to Rules | Link to TIS | Link to Member Survey