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April is National Credit Union Youth Month



Hello! We'd like to introduce you to Ripco's new **Honey Pot Kids Club** mascot, **Honey Bear**.

To welcome Honey Bear to our communities and kick off our celebration of Youth Month, we are offering a short essay contest for **3rd, 4th, and 5th** graders in the following schools:

- Central Elementary
- Pelican Elementary
- Crescent Elementary
- Northwoods Community Elementary
- Zion Lutheran
- Sugar Camp Elementary
- Three Lakes Elementary
- Eagle River Elementary
- Shepherd's Way Christian
- Nativity of Our Lord

All it takes to enter our contest is an essay - 100 words or less - describing what a credit union is and why it is so important to have a savings account and save money for the future. We ask that the essays be completed on the form provided by Ripco Credit Union and returned to us by 4:00 PM on April 9th, 2018.

There are three easy ways to submit essay entries; PLEASE BE SURE TO INCLUDE THE NAME OF THE ENTRANT and provide accurate contact information.

- ◆ Return the entry to either the Rhineland or Eagle River branch of Ripco Credit Union; or
- ◆ Mail to Ripco Credit Union, Attn: VP of Learning & Development, P.O. Box 278, Rhineland, WI 54501; or
- ◆ Email to melodys@ripco.org with "Youth Essay" in the subject line.

SIX winners will be chosen to win a new 20" bicycle just in time for prime bike riding season! Winners will be announced on April 18th, 2018, and we will attempt to notify parents of the winners no later than 5:00 PM on Friday, April 20, 2018. Parents and winning students will have until Friday, May 4th at 5:00 PM to claim their bicycle prize. Ripco reserves the right to display the printed copies of any and/or all entries in either of our physical branch locations, and/or online at either ripco.org or Ripco's Facebook page. Minor children will be identified by only a first name, by initials, or not at all based on parental request. In the event a parent grants written permission for a winning child to be identified either in printed media or online, Ripco will first obtain a signed, witnessed Release.

PLEASE SEE OFFICIAL RULES and ENTRY FORM the on the following pages.

**OFFICIAL RULES
RIPCO CREDIT UNION
NATIONAL CREDIT UNION YOUTH WEEK ESSAY CONTEST - 2018:**

All entries must be submitted on the provided
RIPCO CREDIT UNION YOUTH ESSAY CONTEST ENTRY FORM

Additional copies of the contest entry form will be provided upon request
to: melodys@ripco.org or call 715-365-4800 and ask for Melody.

No purchase necessary. All entrants must be students enrolled in grades 3, 4 or 5 at one of the above-listed elementary schools or home-schooled students between the ages of 7 and 11. Only one entry per student please. Essays will be judged by Ripco Staff and/or Directors; immediate relatives of Ripco employees and/or Directors are ineligible to enter. Judges' decisions are FINAL. Ripco Credit Union is not responsible for the late, misdirected, lost, misplaced, illegible, mutilated, tampered with, postage-due or incomplete entry forms for any reason, and such entries will be deemed invalid and disqualified. Entries must be received at the designated address by the deadline disclosed above. If we are unable to contact you with the information provided in your entry and/or the prize goes unclaimed by the May 4th deadline, Ripco reserves the right to disqualify the entrant and choose a new winner.

Children's Online Privacy Protection Act (COPPA)

Ripco Credit Union, does not knowingly collect or use personal information from children under 13 without containing verifiable consent from their parents. Should a child whom we know to be under 13 send personal information to us (name, address, email, account number, telephone, social security number), we will only use that information to respond directly to that child, seek parental consent, or provide parental notice. We are not responsible for data collection and use practices of non-affiliated third parties to which our web sites may link.

If requested, the parent or guardian can have the information deleted and refuse to allow any further collection or use of the child's information. To make such requests, please contact us at 715-365-4800 or via email at ripco@ripco.org.

For more information about the Children's Online Privacy Protection Act (COPPA) visit the FTC website, **www.ftc.gov**.

For any questions about this contest, please contact melodys@ripco.org or call 715-365-4800 and ask for Melody.



