



AUGUST EARLY SAVER DRAWING: \$500 PRIZE

Start back-to-school season with a great promo offer when you open your child’s Early Saver account.

READY TO APPLY?

Open an Early Saver account online, at any BECU location, through Video Banking, or by completing the application form and returning it to BECU.

Promo code:
SAVEFIRST

Offer valid:
8/1/2025 - 8/31/2025

NEW MEMBER OFFER

Open your child’s Early Saver account by Aug. 31 and enter a drawing to:

WIN ONE
OF TWO

\$500
DEPOSIT PRIZES.

How to Enter to Win:

1. Open your child’s Early Saver account during August using code **SAVEFIRST**.
2. The account will be automatically entered in a drawing for a chance to win the prize.

Membership required. Restrictions apply. Not everyone will qualify.

2025 EARLY SAVER 500 ENTER TO WIN OFFICIAL RULES

1. **NO PURCHASE NECESSARY TO ENTER OR WIN. ALL ENTRIES HAVE AN EQUAL CHANCE OF WINNING.**
 2. **ELIGIBILITY:** The 2025 Early Saver Enter to Win (the “**Enter to Win**”) is open only to legal residents of the fifty (50) United States (“**U.S.**”) and the District of Columbia who are eighteen (18) years of age or older having opened an Early Saver account on behalf of a minor child (“**Entrant**”). Void in Guam, Puerto Rico and where prohibited by law. BECU members residing in California or Vermont are not eligible to enter or win. Boeing Employees’ Credit Union (“**BECU**” or “**Sponsor**”), its agents, representatives, officers, directors, shareholders and employees are each a “**Released Party**” and shall hereinafter be referred to as the “**Releasee**”. BECU employees, agents, vendors, and the members of their immediate families or those persons living in the same household of such individuals are not eligible to enter or win the Enter to Win. Enter to Win is subject to all applicable federal, state, and local laws. Enter to Win is governed by U.S. law. In the event of any discrepancy between these Official Rules and any other communication regarding Enter to Win, these Official Rules shall govern and control.
 3. **ENTER TO WIN TIMING/DESCRIPTION:** Begins August 1, 2025, at 12:00:00 AM Pacific Time (“**PT**”), and ends August 31, 2025, at 11:59:59 PM PT (“**Promotion Period**”). There will be two (2) winners (“**winners**”) of a \$500 bonus deposit to the Early Saver account selected in a random drawing at the end of the Promotion Period from among all eligible entries received. **Limit 1 prize per person or household.**
 4. **TO ENTER:** A parent or legal guardian who opens an Early Saver account on behalf of a minor child between August 1-31, 2025, using the promo code **SAVEFIRST** will be automatically entered to win one (1) of two (2) \$500 bonus deposits to the Early Saver account. Cash will not be awarded in lieu of bonus deposit to the Early Saver account. No purchase is necessary to win and a purchase will not increase odds of winning. An eligible BECU Early Saver account will automatically receive one (1) Enter to Win entry for Early Saver account opened during the Promotion Period (“automatic entries” or “entries”). Only eligible Early Saver accounts opened either in person or online using the promo code are eligible for automatic entry. Other restrictions and exclusions may apply. Automatic entries must be made by 11:59:59 PM PT on August 31, 2025, in order to be eligible for the random drawing.
 5. **DETERMINATION OF WINNER/WINNER NOTIFICATION:** Two (2) winners will be selected on or about September 15, 2025, from among all eligible entries received. Random drawing will be conducted by BECU. BECU’s decisions are final and binding on all matters relating to this Enter to Win. Winners will be notified by telephone and/or email to the phone number and/or email address associated with their BECU Early Saver account and will have 48 hours from the date of notification to contact BECU, complete a BECU claim form or other documents as necessary, and provide them to BECU. Non-compliance within this time period or return of the prize notification as undeliverable may result in disqualification and selection of an alternate winner. If, in BECU’s sole discretion, it is determined that: any entry has not complied with these Official Rules, BECU is unable to contact the potential winner within a reasonable time period, then such entry will be disqualified. If any Entrant is disqualified for any reason, at BECU’s discretion, an alternate potential winner may be selected and/or issued the prize. Should the potential winner decide to decline the prize for any reason whatsoever, BECU shall have no further obligation to the potential winner, and an alternate potential winner will be selected. For a list of prize winners, mail a self-addressed stamped envelope to BECU, Attn: Wanda Buddrius, Sr. Manager Retail Market Development, P.O. Box 97050, Seattle, WA 98124-9750.
 6. **ODDS:** The estimated odds of winning depend upon the total number of eligible entries received.
 7. **PRIZES: Two (2) Prizes will be awarded.** Two (2) winners will each be awarded one (1) \$500 bonus deposit to their Early Saver account. If any portion of the prize is unavailable for any reason, including but not limited to, cancellation; delays; a public health crisis; or any federal, state and/or local government regulations, orders, guidelines or protocols, BECU reserves the right to substitute the prize or portion thereof with one of equal or greater value, and no other additional compensation or substitution will be provided, except as otherwise provided herein. Cash will not be awarded in lieu of the prize. **TOTAL ARV OF ALL PRIZES: \$1,000.**
- Prize Restrictions**
Winners must have qualifying Early Saver account on or before August 31, 2025 by 11:59:59 PM PT.
8. **CONDITIONS OF PARTICIPATION:** By entering, Entrants agree to be bound by these Official Rules, including all eligibility requirements and the decisions of BECU, which are final and binding. Entrants release and hold harmless Releasees from any claims, actions, injury, loss, or damage of any kind, including but not limited to, personal injury or death, resulting, directly or indirectly, in whole or in part, from participating in this Enter to Win or from the acceptance, possession, or use or misuse of the prize. This limitation of liability is a comprehensive limitation of liability that applies to all damages of any kind, including (without limitation) compensatory, direct, indirect, or consequential damages; loss of data, income or profit; loss or damage to property; and claims of third parties. Entrants agree that Releasees have not made nor are in any manner responsible or liable for any warranty, representation, or guarantee, statutory, express or implied (including but not limited to, the implied warranties of merchantability, title, and fitness for a particular purpose), in fact or in law, relative to the Enter to Win.
 9. **GENERAL:** BECU will collect information from the Entrants solely for the purpose of the prize drawing and to notify the winner. BECU will not share this information with any third party, nor attempt to contact Entrant except as necessary for the administration of the Enter to Win. Releasees are not responsible for lost, late, illegible, misdirected, inaccurate, incomplete, undelivered, damaged, delayed, or delayed entries/applications, and entries or applications that are lost, misdirected, or fail to enter into the processing system, or are processed, reported, or transmitted late or incorrectly; or for any other errors or problems of any kind, whether typographical, printing, mechanical, human, electronic, or otherwise, relating to or in connection with the Enter to Win, including, without limitation, any error or problem that may occur in connection with the administration of the Enter to Win, the processing of entries, the announcement of the prize or in any Enter to Win-related materials. Entry materials that have been tampered with or altered are void. BECU reserves the right, in its sole discretion, to cancel or suspend part or all of this Enter to Win at any time without notice and for any reason including but not limited to, if there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the Enter to Win; if virus, bugs, non-authorized human intervention or other causes corrupt or impair the administration, security, fairness, or integrity and proper play of the Enter to Win. In the event of cancellation, BECU may terminate the Enter to Win entirely or void any entries either suspect do not comply with the Official Rules and, at its discretion, if terminated, award the prize in a random drawing from among all non-suspect, eligible entries received up to the date of cancellation. BECU’s failure to enforce any term of these Official Rules shall not constitute a waiver of that or any other provision. BECU reserves the right to disqualify Entrants who violate these Official Rules or interfere with this Enter to Win in any manner.
 10. **TAXES:** The value of the prize may be taxable to the winner as income. The bonus deposit of \$500 will be reported to the IRS using form IRS1099INT at year end. All federal, state, and local taxes and any other costs and expenses associated with the acceptance and/or use of prize not specifically provided for in these Official Rules are solely the responsibility of the winners. Winners are solely responsible for reporting and paying any and all applicable taxes.
 11. **DISPUTES:** Except where prohibited, all issues/questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of the Entrant, BECU in connection with the Enter to Win, shall be governed by, and construed in accordance with, the laws of the State of Washington, without giving effect to any choice of law or conflict of law rules. Jurisdiction and venue shall be solely within the State of Washington.
 12. **FORCE MAJEURE:** In the event an insufficient number of eligible entries are received and/or Sponsor is prevented from awarding the prize or continuing with this Enter to Win as contemplated herein, due to any event beyond Sponsor’s control, including but not limited to fire, flood, natural or man-made epidemic of health or other means, earthquake, explosion, labor dispute, lockout, or strike, act of God or public enemy, satellite or equipment failure, riot or civil disturbance, terrorist threat or activity, war (declared or undeclared) or any federal, state, or local government law, order, regulation, or Protocol, public health crisis (e.g., Coronavirus), order of any court or jurisdiction, or other cause not reasonably within Sponsor’s control (each a “**Force Majeure**” event or occurrence), then Sponsor shall have the right to modify, suspend, or terminate this Enter to Win without further obligation.
 13. **ARBITRATION:** Except where prohibited by law, as a condition of participating in this Enter to Win, Entrant agrees that (i) any and all disputes and causes of action arising out of or connected with this Enter to Win, or prize awarded, shall be resolved individually, without resort to any form of class action, and exclusively by final and binding arbitration under the rules of the American Arbitration Association and held at the AAA regional office nearest the Entrant; (ii) the Federal Arbitration Act shall govern the interpretation, enforcement and all proceedings at such arbitration; and (iii) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will Entrant be permitted to obtain awards for, and Entrant hereby waives all rights to claim, punitive, incidental or consequential damages, or any other damages, including attorneys’ fees, other than Entrant’s actual out-of-pocket expenses (i.e., costs associated with participating in this Enter to Win), and Entrant further waives all rights to have damages multiplied or increased.
 14. **QUESTIONS:** Entrants should contact BECU at BECU, Attn: Wanda Buddrius, Sr Manager Retail Market Development, P.O. Box 97050, Seattle, WA 98124 with any questions, comments, or problems related to the Enter to Win.