



Members Draw Authorisation Form

To: *First Choice Credit Union Ltd*

I wish to be included in the Members Draw ☐

Signed *

Date/...../20.....

* By signing above I indicate acceptance of the Rules of the Members Draw as operated by First Choice Credit Union, and any decision of the board of Directors.

Your date of birth/...../.....

Account No.

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Office Use: Processed by: _____

Date:/...../20.....

Please sign above where indicated, scan and email to draw@fccu.ie

Or detach and return to our offices at: First Choice Credit Union Ltd, Market Square, Castlebar, Co. Mayo.

First Choice Credit Union LTD.

Draw Rules – Revised January 2014

1. The Board of Directors decided at their board meeting held on 9th January 2014 that, as and from, 9th January 2014 all prizes will be cash only.
2. The entrance fee of €52 per year per member will be deducted in advance from savings or as defined from time to time by the Board of Directors.
3. Participation in the draw is limited to eligible members of First Credit Union Limited and they must be over 18 years on or before the draw date.
4. Winning members will be notified personally.
5. All draws will be held publically in the Credit Union office or other places designated by the Board of Director under the supervision of at least one member of the Board of Directors, one member of the Board Oversight Committee and one independent observer.
6. Entry will be limited to One Member per account / Joint account. Group & Society Accounts; Person designated by proxy will collect prize on behalf of the group, or society.
7. A register of entrants will be maintained at the Credit Union offices.
8. Written authorisation for inclusion in the draw must be completed prior to participation and no entry is valid unless **full fees** are paid and credited in advance. The draw fee will not be deducted from an account where such withdrawal would result in the share balance becoming less than the minimum share balance for membership.
9. Where a member wishes to leave the draw, they must give signed authority to the Credit Union to indicate same.
10. Financial accounts at each year end will be audited by the auditor and presented at the A.G.M.
11. The draw will be non-profit making and any surplus funds will be carried forward to the next draw.
12. In the event that the winning member is a person who is in arrears or in default in carrying out any financial commitment or obligation to the Credit Union, the Board of Directors may make a decision to withhold the cash prize won by the member until the arrears have been paid or the default has been rectified. Such decision of the Board of Directors will be notified in writing to such member.
13. The decision of the Board of Directors of First Choice Credit Union Limited concerning the foregoing rules or any matter arising from the draw will be final and not subject to appeal.
14. The Board of Directors reserves the right to amend these rules by majority decision of the Board of Directors.
15. These rules apply to all existing signed up members at 9th January 2014 and all future members after this date.