

Skyward Credit Union

Save to Win Certificates Q&A

Q: What is Save to Win?

A: It's a special certificate account that gives you all the benefits of a savings account — plus the chance to win big! Each \$25 deposit into this share certificate earns you an entry into the monthly and quarterly drawings. The more you save, the more chances you earn — up to 10 drawing entries per month. Not only will you build your savings and earn interest/dividends, you can win multiple prizes throughout the year.

Q: Who can open a Save to Win account?

A: To participate in Save to Win you must be at least 18 years old, a legal resident of participating states (KS, MO, NE, CT, IL, IN , MI, NY, NC, OR, SC, VA, WA) and a member at Skyward Credit Union.

Q: How do I open an Account?

A: Simply open your account online, visit a branch, or call 833.759.1941 to request a 12-month Save to Win share certificate and make an opening deposit of \$25. This initial deposit is your first step to saving, and your first entry into the monthly and quarterly prize drawings.

Q: What is a Save to Win share certificate?

A: A Save to Win share certificate is a fixed-rate, fixed-term share issued by Skyward Credit Union. You will earn a specified dividend if the certificate is held for the full term; in the case of Save to Win, the term is 12 months.

Q: How does the Save to Win share work?

A: The goal of the Save to Win share is to foster a regular habit of saving among account holders. The more one saves (up to \$250 per month); the more opportunity one has to win. For every \$25 deposit, an account holder earns one entry into the monthly and quarterly prize drawings. There is no minimum number of deposits required, but there is a maximum of 10 entries per month/30 entries per quarter per member.

Q: What are the prizes?

A: The real prize is the savings you will build with regular deposits into your certificate each month.

But to sweeten the pot, monthly prizes and several quarterly prizes up to \$5,000 will be awarded throughout the year. The winner will be notified by phone or mail. All Save to Win account holders at Skyward will be eligible for the prizes as long as the member meets the requirements of the Save to Win [Official Rules](#) provided by Skyward at share opening. Prizes will be deposited into the winners' primary account.

Q: Can a member have more than one Save to Win share?

A: No. A member is limited to one share per social security number. If a member opened a share at more than one participating credit union, the share that was opened first will be the one that the member receives drawing entries for. Members of the same household can each have one Save to Win share each, as long as they meet other eligibility requirements

Q: What is the minimum balance required to be kept in the Save to Win share?

A: There is a \$25 minimum balance requirement to keep the share open.

Q: Is there a monthly service fee for the share?

A: No, there are no monthly service fees for this share.

Q: Can I withdraw money from my share certificate?

A: Yes, you are allowed to take one withdrawal from your Save to Win account in the 12-month period. A \$25 withdrawal fee will apply.

Q: How can members increase their chances of winning?

A: The more deposits you make, the more entries you will earn toward the monthly and quarterly drawings.