

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE:

The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Savings \$105.00 to \$9,999.99 \$10,000.00 or greater	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	N/A	\$105.00 \$10,000.00	Daily Balance	None
Christmas Club	/	Monthly	Monthly	Monthly (Calendar)	N/A	N/A	\$105.00	Daily Balance	Account withdrawal limitations apply.
Super Money Market Savings \$25,000.00 to \$49,999.99 \$50,000.00 to \$74,999.99 \$75,000.00 or greater	/	Monthly	Monthly	Monthly (Calendar)	\$25,000.00	N/A	\$25,000.00 \$50,000.00 \$75,000.00	Daily Balance	None
Money Market Savings \$1,000.00 to \$9,999.99 \$10,000.00 or greater	/	Monthly	Monthly	Monthly (Calendar)	\$1,000.00	N/A	\$1,000.00 \$10,000.00	Daily Balance	None
Money Market IRA \$100.00 to \$99,999.99 \$100,000.00 or greater	/	Monthly	Monthly	Monthly (Calendar)	\$100.00	N/A	\$100.00 \$100,000.00	Daily Balance	None
Money Market Checking	/	Monthly	Monthly	Monthly (Calendar)	\$1,000.00	N/A	\$1,000.00	Daily Balance	None
Health Savings Account	/	Monthly	Monthly	Monthly (Calendar)	N/A	N/A	\$100.00	Daily Balance	None
Regular Checking	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	None
Fresh Start Checking (no longer offered)	N/A	N/A	N/A	N/A	\$50.00	N/A	N/A	N/A	None

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Savings, Christmas Club, Super Money Market Savings, Money Market Savings, Money Market IRA, Money Market Checking, and Health Savings Account, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Asset/Liability Committee and ratified by the Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Savings, Super Money Market Savings, Money Market Savings and Money Market IRA accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

2. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. ACCRUAL OF DIVIDENDS — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Savings, Christmas Club, and Health Savings Accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Prime Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Savings, Christmas Club, Super Money Market Savings, Money Market Savings, Money Market IRA, Money Market Checking, and Health Savings accounts, there is a minimum daily balance required to earn the annual percentage

yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. ACCOUNT LIMITATIONS — For Christmas Club accounts, the entire balance will be transferred to another account of yours on or after October 1 and the account will remain open. If you withdraw funds prior to the payout date you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Savings accounts, you may make three (3) withdrawals in person from your account each calendar month, after which, a fee as disclosed in the Fee Schedule will be imposed. For Savings, Super Money Market Savings, Money Market Savings, Money Market IRA, Money Market Checking, Health Savings Account, Regular Checking, and Fresh Start Checking accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Schedule of Fees and Charges for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Fee Schedule.

8. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1

9. RATES — The rates provided in or with the Rate Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

SCHEDULE OF FEES AND CHARGES

GENERAL FEES	
Account Balancing	\$10.00/Hour and \$10.00 minimum charge
Account History	\$2.50
Check Cashing	\$10.00 for inactive accounts, when balance is less than \$100.00, not available for Fresh Start Checking
Dormant Account	\$25.00/Month after one year of inactivity and balance is below \$100.00
Item Sent for Collection	\$15.00
Levy/Garnishment/ Legal Process	\$50.00
Membership Closing	\$5.00 if closed within the first 12 months
Money Order	\$1.50
Notary – By Appointment at Main Office Only	\$15.00 member \$25.00 non-member
Official Check	\$5.00
Official Check Stop Payment	\$10.00
Returned Item	\$27.50
Returned Item – 3 rd Party	\$27.50
Split Deposit	\$5.00 for inactive accounts when balance is less than \$100.00 or when less than 1/2 of the check is deposited

Statement Copy	\$1.00/Page
Stop Payment	\$27.50
Telephone Transaction – Non-TONEY	\$1.00
Unclaimed Property/Escheat	\$100.00 or 20% of balance, whichever is greater
USPS Change of Address Notification or Returned Statement	\$5.00
Wire Transfer – Incoming	\$10.00
Wire Transfer – Outgoing	\$12.00
Wire Transfer – Outgoing International	\$37.00

CHECKING ACCOUNT FEES

Check Printing	Prices vary by style, not available for Fresh Start Checking
Courtesy Pay Fee	\$27.50 checking only, not available for Fresh Start Checking
Overdraft – Savings	\$5.00 checking only
Overdraft – Credit Accounts	\$5.00 checking only
NSF Fee	\$27.50 checking & HSA (each submission/resubmission)
Photocopy of Check	\$2.00 checking & HSA
Temporary Checks	\$3.00/8 checks, checking & HSA, not available for Fresh Start Checking

ADDITIONAL FRESH START CHECKING FEES

Fresh Start with direct deposit	\$10.00/Month
Fresh Start without direct deposit	\$20.00/Month
Paper Statement Fee	\$5.00/Month Fresh Start Checking only

DEBIT CARD & ATM FEES

Nonproprietary ATM Withdrawal/Transfer/Inquiry	\$1.00
Replacement PIN	\$2.50
Replacement Card	\$10.00
Debit Card Receipt Copy	\$25.00

OTHER ACCOUNT-SPECIFIC FEES

Christmas Club – Early Withdrawal	\$15.00 for withdrawals before September 30th
HSA ATM Withdrawal/Inquiry (any location)	\$1.00
HSA – Refund Excess Contribution	\$20.00
HSA & IRA – Account Closing	\$25.00 if closed within the first 12 months
IRA Transfer - Outgoing	\$25.00
Savings – Excessive Withdrawal	\$5.00 after 3 withdrawals per calendar month
Super Money Market Savings – Excessive Withdrawal	\$5.00 after 6 withdrawals per calendar month

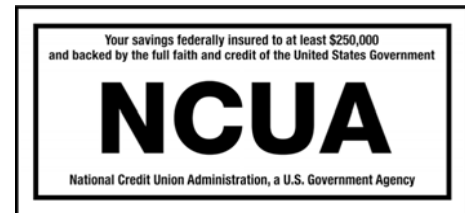
Confident that you will appreciate the many financial benefits of RiverLand Federal Credit Union membership, we invite you to compare our fees to those charged by other financial institutions.

POLICY

RiverLand Federal Credit Union's primary objective is to provide our members with quality financial services, economically priced, and consistently better than those available elsewhere. We make every effort to offer you free financial services; however, as a non-profit financial cooperative, we must continuously examine the cost effectiveness of the services and service we provide, striving for a balance between member benefit and cost. Our philosophy is the members utilizing services, which cause additional expense for the Credit Union, should pay their fair share of the expense rather than all members absorbing the cost of services used by a few. Unlike other financial institutions, we do not view member service fees as an opportunity to earn additional income. Our fees are not inflated to generate revenue. By contrast, they are priced as low as possible to offset the expense we incur.

OFFICE & PHONE NUMBERS

MAIN OFFICE	
504•576•5800 or 800•586•4RCU	
Fax 504•576•5805	Web Site riverlandfcu.org
Arkansas Office 479•858•7772	Gretna Office 504•365•3646
Jackson Office 601•368•5200	Jefferson Office 504•840•2600
Morgan City Office 985•380•8017	Port Gibson Office 601•437•6472
Taft Office 504•739•6860	



High-Yield Savings

RATE SCHEDULE ADDENDUM

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
High-Yield Savings	3.440% / 3.500%	Monthly	Monthly	Monthly (Calendar)	N/A	N/A	N/A	Daily Balance	Account withdrawal limitations apply.

ACCOUNT DISCLOSURES ADDENDUM

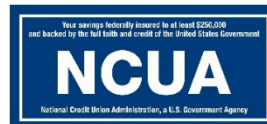
The following is added to, and does not replace, the Account Disclosures in the Truth-in-Savings Disclosure.

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For High-Yield Savings, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Asset/Liability Committee and ratified by the Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule.

5. BALANCE INFORMATION — For High-Yield Savings, there is no minimum daily balance required to earn the annual percentage yield disclosed for the dividend period.

6. ACCOUNT LIMITATIONS — For High-Yield Savings accounts, you may make six (6) withdrawals from your account each calendar month, after which, a fee as disclosed in the Fee Schedule will be imposed.

OTHER ACCOUNT-SPECIFIC FEES	
High-Yield Savings – Excessive Withdrawal	\$10.00 after 6 withdrawals per calendar month



Save to Win

RATE SCHEDULE ADDENDUM

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Save to Win \$105.00 to \$9,999.99 \$10,000.00 or greater	0.050% / 0.050% 0.050% / 0.050%	Monthly	Monthly	Monthly (Calendar)	\$5.00	N/A	\$105.00 \$10,000.00	Daily Balance	Account withdrawal limitations apply.

ACCOUNT DISCLOSURES ADDENDUM

The following is added to, and does not replace, the Account Disclosures in the Truth-in-Savings Disclosure.

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Save to Win, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union’s Asset/Liability Committee and ratified by the Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Save to Win accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, once a particular range is met, the dividend rate and annual percentage yield for that

balance range will apply to the full balance of your account.

4. ACCRUAL OF DIVIDENDS —For Save to Win, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

5. BALANCE INFORMATION —For Save to Win, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule.

6. ACCOUNT LIMITATIONS — For Save to Win accounts, you may make six (6) withdrawals from your account each calendar month.

10. SAVINGS PROMOTION RAFFLE — So long as your Save to Win Account remains in good standing, for every \$25.00 increase in month over month balance, the account holder will earn one entry (up to 100 entries per month/300 entries per quarter/1200 entries per year) into the Save to Win® Savings Promotion Raffle. The Savings Promotion Raffle begins on January 1 of the current year and ends December 31. The Official Rules for the Savings Promotion Raffle can be found online at www.savetowin.org and are provided upon opening the Save to Win account.



**RiverLand Federal Credit Union
Save to Win® Savings Promotion Raffle
OFFICIAL ACCOUNT AND PRIZE ENTRY RULES**

The RiverLand Federal Credit Union (“Credit Union”) Save to Win® Savings Promotion Raffle (“Raffle”) begins on January 1 and ends December 31 of the current year (“Raffle Period”). The following Official Account and Prize Entry Rules (“Official Rules”) apply to all Raffle participants.

Who May Enter: The Raffle is open to all natural persons who, at the time of entry (a) are Credit Union members, (b) at least 18 years of age, (c) are residents of a state in which Prize Linked Savings is permitted, and (d) who maintain a regular share account in good standing with the Credit Union (“Eligible Members”). Where permissible under applicable state law a Trust may also be considered an Eligible Member for purposes of the Raffle. Officers, directors and employees of the participating Credit Union and/or their immediate family members (spouse; child), and/or other persons residing in the same household as such individuals are not eligible to participate in the Raffle. Some states may impose other eligibility requirements. Where applicable state law imposes other eligibility requirements, those eligibility requirements will control. Entries received from persons who do not meet the requirements of an Eligible Member will not be included in the Raffle.

Qualifying Save To Win Account: The Credit Union will establish a Qualifying Save To Win Account (“Qualifying Account”). A Qualifying Account may be either a share savings, share certificate or certificate of deposit depending on the account structure and offerings of the Credit Union, as determined by the Credit Union in its sole discretion. Rates and other terms and conditions of a Qualifying Account may vary among participating credit unions. Please refer to your credit union’s account disclosures for account details, any account limitations and/or applicable fees. For Washington residents only, Eligible Qualifying Share Accounts are those that are opened in a branch, by mail, by phone or by remote registration.

How to Enter: To participate in the Raffle, Eligible Members must open a Qualifying Save To Win Account with the participating Credit Union during the Raffle Period (“Participating Member”). Refer to your Credit Union’s account disclosures for any account details, account limitations and/or applicable fees.

How Raffle Entries work: Participating Members will receive Raffle entries automatically based upon the following:

- One (1) entry for every \$25 increase in the monthly balance of the Qualifying Save To Win account at month’s end.
- A maximum of one hundred (100) entries per month per Participating Member for the monthly Prize Drawings.
- A maximum of three hundred (300) entries for each quarterly Prize Drawing.
- A maximum of twelve hundred (1200) entries for each annual Prize Drawing (if applicable).

Automatic entries will be recorded by the Credit Union once the balance is calculated at month-end processing. If you qualify to open an account at different participating credit unions, you may open a Save To Win account at each credit union. You will earn entries at each institution independent of the other and subject to each individual credit union’s rules, regulations and discretion. Qualifying deposits must be received and posted by the Credit Union by midnight Central Time on the last day of each month. Automatic entries are eligible to win only during the drawing period in which they were submitted. Other than making deposits as described in these Official Rules, no other action, and no other purchase or other consideration is required for an entry into a prize drawing.

Drawings:

- **Central Prize Drawings:** National and State-Wide Drawings will be conducted monthly, quarterly and/or annually during the Raffle Period.
- **RiverLand Federal Credit Union Prize Drawings:** In addition to the Central Prize Drawings, the Credit Union will conduct its own quarterly prize drawings.

Prizes: All cash prizes from the Central drawings and cash prizes from the Credit Union drawings, if applicable, will be deposited into the winning Participating Member’s primary share account. All Central drawing winning Participating Members and winners from the Credit Union drawings, if applicable, will be selected from among all Participating Members in the Raffle Drawings. Central drawings will be conducted within fourteen (14) days of the conclusion of the previous month/quarter. Central Annual Drawings will be conducted within thirty (30) days of the conclusion of the previous year. Winning Participating Members will be notified via telephone, email, or standard U.S.P.S. mail. Prizes are non-transferrable. Participating Members need not be present at the drawing to win. The Credit Union will provide Participating Members winning prizes of \$600 or more for the given tax year with an IRS 1099 MISC form.

- Central Drawing Prizes: A complete list of central drawing prizes as applicable from time to time will be listed on the www.savetowin.org consumer website.
- RiverLand Federal Credit Union Prize Drawings: Credit Union Prize Drawings totaling \$1,000 dollars annually will be awarded to winning Participating Members as follows:
 - One winning entry will be randomly selected to receive a \$250 cash prize each quarter.

Prize Eligibility: In order to be eligible to win a prize in a drawing, a Participating Member’s Qualifying Save To Win Account must be open and active through the drawing period. A Participating Member is limited to winning one Central prize per drawing period. A Participating Member is limited to winning one Credit Union prize per drawing period, if applicable. A Participating Member is not eligible to win both a Central prize and a Credit Union prize in the same drawing period. If the Qualifying Account is owned by more than one individual, the primary member under whose taxpayer identification number earnings on the account would be reported to the Internal Revenue Service should such reporting be required for the account shall be deemed the Participating Member and only the Participating Member shall be eligible to win a prize. All transactions constituting Raffle entries must occur within a state in which the Raffle is permitted. The Credit Union shall confirm the Participating Member’s eligibility by verifying identity, age and certifying that all transactions constituting

Raffle entries occurred within a state in which the Raffle is permitted, before the Participating Member can receive any prize. If the Credit Union is unable to verify eligibility for any reason within three (3) business days of notification that the Participating Member is a winner, the Participating Member shall forfeit the prize involved and the prize will be awarded to the first alternate winner, which may be from a different participating credit union. If a Participating Member is not an Eligible Member, such Participating Member will continue to be the account holder of the Qualifying Account, but deposits to the account will not constitute qualifying Raffle entries.

Odds: Actual odds of winning are based upon the number of eligible entries received. Each eligible entry shall have a chance of winning Central and Credit Union prizes, if applicable, that is equal to that of all other entries in the Raffle. Except for making deposits as described in these Official Rules, taking any other action, or purchasing any goods or services, will not increase the odds of winning.

Communications: RiverLand Federal Credit Union OR CU Solutions Group, Incorporated (CUSG), which conducts the Save to Win® raffle drawings, may periodically send the Participating Members raffle related communications electronically via email and/or text message, including messages using prerecorded/artificial voice messages or through the use of an automatic dialing device at any telephone number you provide to us in connection with the Raffle or your Qualifying Account. These communications may include, raffle drawing date reminders, number of entries earned, how to earn additional entries and other raffle related reminders. Participating Members may choose to opt out of these communications at any time.

Prize Administration and Research Study: Save to Win® entries and prize drawings are submitted to and conducted by CU Solutions Group, Incorporated (CUSG), an affiliate of the Michigan Credit Union League (MCUL), a non-profit credit union trade association. The Save to Win® program is part of an ongoing research project of CUSG and Commonwealth, a Delaware nonprofit corporation whose mission is to expand access to financial services for low and moderate income families, which entails the study of information about prize-linked savings programs and savings habits of consumers. To participate in the Raffle, the Participating Member's Taxpayer Identification Number is transmitted by the Credit Union via a secure data sharing process and then replaced with a new unique identifier by CUSG for Raffle and reporting purposes. The Participating Members' Taxpayer Identification Numbers are deleted from the file by CUSG as soon as it is securely encrypted and are not stored on any third-party system or accessible by third party administrators. Information provided to CUSG by participating credit unions for Participating Members under the Save to Win® program (excluding account holder's Taxpayer Identification Numbers, names and addresses, but including each Participating Member's state of residency and zip code) will be shared with Commonwealth for research purposes. Such information will not be shared with any other entity or used for any other purpose, unless an individual Participating Member has authorized disclosure of such information in writing to Commonwealth and any third parties, and only to extent of such authorization.

Decisions: By entering the Raffle, Participating Members agree to abide by and be bound by these Official Rules, as may be amended from time to time, and to accept the decisions of CUSG and the Credit Union as final. Participating Members also agree to hold the Credit Union, each participating credit union, CUSG, and each third party contributing funds and/or services to the Raffle (collectively and hereinafter referred to as the "Parties") and each of their officers, directors, employees, members, representatives, and agents harmless from any liability arising from participation in the Raffle, or the acceptance of any prize. The Parties and each of their officers, directors, employees, members, representatives, and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of Participating Members, entrants and/or winners arising from, or in connection with, acceptance of prizes awarded or participation in the Raffle. The Credit Union reserves the right to disqualify Participating Members, entrants and/or winners who fail to follow these Official Rules, as same may be amended from time to time, or who make any misrepresentations relative to the Raffle and prize redemption.

Publicity: By participating in the Raffle, each winning Participating Member grants to the Parties the right and permission to use the winning Participating Member's name, voice, city/state of residence, photograph and/or likeness and prize won in promotional and other materials, via all forms of media now known or hereafter devised worldwide, in perpetuity, without any further or additional notice, attribution, permission or compensation (other than the prize(s) won), except where prohibited by law. Each winning Participating Member further agrees that their name and prize won may be revealed to other Participating Members upon request.

Compliance with Law: All issues and questions concerning the construction, validity interpretation, and enforceability of these Official Rules, or the rights and obligations of entrants, Participating Members, prize winners, and the Parties in connection with the Raffle, shall be governed by, and construed in accordance with, the substantive laws of the State of Michigan, without regard to its choice of law principles, and applicable Federal law. Matters solely between a participating credit union and its members and matters concerning the legality of a participating credit union participating in the Raffle shall be governed by, and construed in accordance with, the substantive laws of the state in which the participating credit union's principal place of business is located without regard to its choice of law principles, and applicable Federal law. APPLICABLE LAW MAY VARY FROM STATE TO STATE. THE RAFFLE AND THESE OFFICIAL RULES ARE VOID WHERE AND TO THE EXTENT PROHIBITED BY LAW.

Taxes: Winning Participating Members are solely responsible for all applicable federal, state and local taxes and any expenses associated with the prize, unless otherwise indicated.

Miscellaneous: The Parties may substitute prizes of equivalent value, amend these Official Rules or discontinue the Raffle at any time. The Parties disclaim any responsibility to notify Participating Members of any aspect related to the conduct of the Raffle. Written copies of these Official Rules are available at any time by visiting riverlandfcu.org or by contacting us during normal business hours. Copies of the authoritative and updated Official Rules are available at www.savetowin.org. In the event of any conflict between the Official Rules posted on the www.savetowin.org website and any other version of the Official Rules, the version posted on the Save to Win® website will be considered the definitive and controlling version.

Sponsor: RiverLand Federal Credit Union is the sponsor of the Raffle, which is administered by CUSG.

