



North Georgia
CREDIT UNION

NORTH GEORGIA CREDIT UNION'S SUMMER READING PROGRAM

OFFICIAL RULES

1. ELIGIBILITY

- North Georgia Credit Union's Summer Reading Program is free and open to youth ages 12 and under whose parent or legal guardian completes and submits the [Books Read Form](#) to a North Georgia Credit Union (NGCU) location between 8:00 AM Eastern Time on Saturday, May 24, 2025, and 5:00 PM Eastern Time on Thursday, July 31, 2025.
- The contest is open to individuals who are eligible for membership at North Georgia Credit Union. Proof of eligibility may be required to claim a prize. Contest is void where prohibited by law.
- Participants must have parental/legal guardian consent if under 18. Employees of NGCU and their immediate family members are not eligible to participate.
- No purchase or membership necessary to enter or win. A purchase or membership will not increase your chances of winning.

Definitions:

- Youth: Any person age 12 or under.
- Parent/Guardian: A legal guardian or biological/adoptive parent who has legal responsibility for the youth participating. This includes individuals granted legal guardianship or custodial rights by a court of law.

2. CONTEST PERIOD

- The contest will run from 8:00 AM Eastern Time on Saturday, May 24, 2025, through 5:00 PM Eastern Time on Thursday, July 31, 2025.

3. BOOKS READ FORM

- Books Read Forms may be obtained:
 - Online at www.bit.ly/booksread25

- At any participating library
- At any NGCU location
- Parents/guardians must permit their child to participate by completing the [Books Read Form](#) and submitting it to NGCU.
- All entries must be received before 5:00 PM Eastern Time on Thursday, July 31, 2025. Limit one entry per child.
- The odds of winning depend on the number of entries received and the total number of points awarded to each participant.

4. METHODS OF ENTRY

- Participants may return their completed [Books Read Form](#) by:
 - Visiting an NGCU branch in person
 - Using the night depository at any NGCU branch
- Current Savasaurus Club members will receive a [Books Read Form](#) and information by mail.
- Incomplete or inaccurate entries may prevent NGCU from contacting winners.

Alternate Entry Method:

- Participants may also enter by submitting a photo of the [Books Read Form](#) via email to mail@ngcu.org with the subject line "Summer Reading Program Entry." Include your full name and contact information. Email entries must be received before 5:00 PM Eastern Time on Thursday, July 31, 2025.

5. BRANCH LOCATIONS

NGCU operates the following five physical branch locations:

- **Big A Road Branch**
695 Big A Road, Toccoa, GA 30577
(706) 886-1441
- **Mize Road Branch**
1067 Mize Road, Toccoa, GA 30577
(706) 886-1248
- **Lavonia Branch**
11850 Augusta Road, Lavonia, GA 30553
(706) 356-7001
- **Hartwell Branch**
249 East Franklin Street, Hartwell, GA 30643

(706) 376-6961

- **Clayton Branch**

579 Highway 441 South, Clayton, GA 30525

(706) 212-0336

6. LIBRARY LOCATIONS

Participating libraries include:

- **Toccoa-Stephens County Library**

53 West Savannah Street, Toccoa, GA 30577

(706) 886-6082

- **Lavonia-Carnegie Library**

28 Hartwell Road, Lavonia, GA 30553

(706) 356-4307

- **Royston Library**

634 Franklin Springs Street, Royston, GA 30662

(706) 245-6748

- **Hart County Library**

150 Benson Street, Hartwell, GA 30643

(706) 376-4655

7. WINNER SELECTION & PRIZE REDEMPTION

- On Monday, August 4, 2025, NGCU will select one winner from each participating library based on the most points awarded for books read.
- Participants earn 1 point per book read during the contest period. An additional point is awarded for each book read from the [Recommended Books for Financial Literacy List](#). Printed copies of the list are available at all NGCU locations and participating libraries.
- Parents/guardians of winners will be notified by 5:00 PM Eastern Time on Monday, August 4, 2025.
- Winners will be contacted at the phone number listed on their [Books Read Form](#). Each winner will be given instructions to claim their prize. Limit one prize per person.
- To receive the \$50.00 cash prize, winners must visit an NGCU branch on or before 5:00 PM Eastern Time on Friday, August 15, 2025.

8. PRIZE PICKUP

- Prizes must be picked up in person at any NGCU location before 5:00 PM Eastern Time on Friday, August 15, 2025.
- Prizes will not be shipped. No substitutions, cash redemptions, or transfers are allowed.

9. DOCUMENTATION

- All [Books Read Forms](#) will be retained by NGCU for verification and disposed of on Monday, August 18, 2025.
- Each book listed must be initialed by a participating library staff member to verify that it was read.

9. DISQUALIFICATION CRITERIA

- NGCU reserves the right to disqualify participants for falsifying records or failing to comply with contest rules.

10. PUBLIC ANNOUNCEMENT

- With consent, NGCU may announce the names and share photos of contest winners. A photo and publicity release form will be provided at the time of prize pickup. Consent is not required to participate or claim a prize.

11. LIMITATION

- Participants agree to comply with all applicable laws.
- NGCU reserves the right to modify, suspend, or cancel the contest at any time without notice. Any updates will be posted at www.ngcu.org.

12. PRIVACY

- Information submitted during the contest will only be used to administer the promotion. It will not be shared without the participant's permission.
- Please review our full Privacy Policy at <https://www.ngcu.org/privacy-policy>.

13. GOVERNING LAW

- This contest is governed by the laws of the State of Georgia and is subject to all applicable local and state regulations.