

2026 Student Art Competition (“Contest”) Official Rules & Terms

1. Sponsor

The Simplicity Credit Union Student Art Competition (“Contest”) is sponsored and administered by Simplicity Credit Union (“Simplicity CU” or “Sponsor”).

2. Purpose

The Contest is designed to encourage financial education awareness and creative engagement among students participating in Simplicity CU’s in-school branch programs. Students are invited to create an original marketing campaign concept that reflects financial stability, responsible money management, and/or the value of credit unions while incorporating Simplicity CU brand elements.

3. Eligibility

The Contest is open only to students who:

- Are currently enrolled at participating Simplicity CU school branch locations
- Submit a complete entry during the designated contest period
- Provide required parent or legal guardian consent if under the age of eighteen (18)

The following individuals are not eligible to participate:

- Employees of Simplicity Credit Union
- Individuals directly involved in the administration or judging of the Contest

Simplicity CU reserves the right to verify eligibility and to disqualify any participant who does not meet eligibility requirements.

No purchase, account opening, or financial transaction is necessary to enter or win. Participation does not require Simplicity CU membership.

4. Contest Period

The Contest will begin on April 1st, 2026, and end on April 30th, 2026. Entries received outside of the official contest period may be disqualified.

Simplicity CU reserves the right to modify contest deadlines if necessary.

5. Entry Requirements

Participants must submit:

- One (1) original campaign concept
- In either physical or digital format
- Incorporating Simplicity CU brand elements (including official brand colors and designated graphic elements such as the Simplicity swoosh)
- A brief written explanation (1-2 sentences minimum) describing the campaign concept

Limit one (1) entry per student unless otherwise specified.

All entries must be the original work of the student. Entries must not contain:

- Copyrighted or trademarked material not owned by the participant
- Offensive, discriminatory, unlawful, political, or inappropriate content
- Content that violates school policies or community standards

Simplicity CU reserves the right to disqualify entries at its sole discretion.

6. Intellectual Property & Usage Rights

By submitting an entry, the participant and their parent/legal guardian:

- Represent and warrant that the submission is the student's original work
- Confirm that the submission does not infringe upon any third-party intellectual property rights

Ownership of the original artwork remains with the student.

However, by entering the contest, the participant grants Simplicity CU a non-exclusive, royalty-free, perpetual, and worldwide license to use, reproduce, display, publish, distribute, and promote the submitted work for marketing, educational, promotional, and internal business purposes, including but not limited to:

- Social media
- Website content
- Printed materials
- In-branch displays
- Future promotional campaigns

No additional compensation will be provided for such use.

7. Judging Criteria & Winner Selection

Entries will be evaluated by a panel designated by Simplicity CU based on the following criteria:

- Creativity and originality
- Integration of Simplicity CU brand elements
- Clarity of financial message
- Overall engagement and campaign effectiveness

Judging decisions are final and not subject to appeal.

Simplicity CU reserves the right not to award a prize if entries do not meet contest standards.

8. Prizes

Prize details will be published separately.

Prizes are non-transferable and may not be redeemed for cash unless required by law. Simplicity CU reserves the right to substitute a prize of equal or greater value if necessary.

If applicable, and if prize values exceed reporting thresholds, required tax documentation may be requested from the winner's parent or legal guardian.

9. Publicity Release

By accepting a prize, the winner and their parent or legal guardian grant Simplicity CU permission to use the student's:

- Name
- Grade level
- School name
- Image and likeness
- Submitted artwork

For promotional and marketing purposes without additional compensation, unless prohibited by law.

Participation in publicity activities is voluntary; alternative recognition arrangements may be offered if a parent or guardian declines media participation.

10. Data Collection & Privacy

Information collected in connection with this Contest will be used solely for:

- Contest administration
- Participant communication
- Winner notification
- Prize distribution
- Optional future communications (if explicitly opted in)

Personal information will not be sold or shared with third parties except as required by law.

All information will be handled in accordance with Simplicity Credit Union's Privacy Policy.

11. Right to Modify, Suspend, or Cancel

Simplicity CU reserves the right to modify, suspend, or cancel the Contest at any time due to technical issues, operational concerns, school policy changes, or other unforeseen circumstances.

Simplicity CU also reserves the right to amend these Official Rules at any time. Any updates will be communicated appropriately.

12. General Conditions

By participating in the Contest, participants and their parent/guardian agree to release and hold harmless Simplicity Credit Union from any claims, liabilities, damages, or losses arising from participation in the Contest or acceptance of a prize.

This Contest is a skill-based competition and is not a lottery or game of chance.