



RULES FOR THE 2025 COOPERATIVE MONTH TRIVIA

Rules (Terms and Conditions)

In celebration of Cooperative Month and organized by the Education Committee of **Cooperativa de Ahorro y Crédito Rafael Carrión, Jr.** (hereinafter "the Cooperative"), we invite you to participate in the **"2025 Cooperative Month Trivia."**

Who can participate?

- Active members of **Cooperativa de Ahorro y Crédito Rafael Carrión, Jr.**
- Prospective members who meet the Cooperative's membership requirements*¹
 - Employees of Popular and Evertec who are not members of the Cooperative as of October 1, 2025
 - Retirees of Popular who are not members of the Cooperative as of October 1, 2025
 - Residency in Puerto Rico is required
- Only one entry per participant

Dates to participate in the "2025 Cooperative Month Trivia"

From Saturday, October 3, 2025, to Sunday, October 19, 2025

What are the prizes for the winners?

A total of **\$2,500.00** in prizes will be raffled at random, with **48** chances to win, distributed as follows:

- Twenty-six (26) prizes of \$75 for participating members who answer all 7 questions correctly.
- Twenty-two (22) prizes of \$25 for potential participating members who answer all 7 questions correctly.

¹ To find out if you meet the Cooperative's membership requirements, please contact:
787-977-2202 | 939-242-5679.



Other Rules (Terms and Conditions)

1. Effective October 3, 2025, a link will be available on the Cooperative's social media to access and answer the **"2025 Cooperative Month Trivia."**
 - a. **Cooperative Website** – www.cooprafaelcarrionjr.com
 - b. **Facebook** – Coop. A/C Rafael Carrión, Jr.
 - c. **Instagram** – cooprafa
2. Follow the instructions published in the **"2025 Cooperative Month Trivia"** to answer the 7 questions.
3. Only trivia entries with all 7 questions answered correctly will be eligible for the prize raffle.
4. Participants may only take part once in the **"2025 Cooperative Month Trivia."**
5. All participants who, according to their score, qualify for the prize raffle stage are eligible to win.
6. The raffles will be conducted randomly through an electronic program using the database of participants who answered all 7 questions correctly.
7. All participants who answer all 7 questions correctly will be entered into a random drawing for:
 - a. Twenty-six (26) prizes of \$75 for participating members.
 - b. Twenty-two (22) prizes of \$25 for potential participating members.
8. The winners' list will be published on the afternoon of October 21, 2025, on the Cooperative's website and through electronic media.
9. Winners will be notified via Popular email and/or by telephone. Prizes will be available for delivery beginning October 24, 2025, at the Rafael Carrión, Jr. Credit Union office, located in the Banco Popular Building at Stop 22, in Santurce, or via ACH deposit.



10. Each winner will have 30 days from the written notification to claim their prize. Any prize not claimed within that period will be awarded to an alternate winner.
11. Acceptance of the prize grants Rafael Carrión, Jr. Credit Union the right to use the winner's name, photograph, or in-person appearances in advertisements or any type of media, without additional compensation to the winner or their family members, for as long as deemed necessary.
12. Rafael Carrión, Jr. Credit Union reserves the right to determine the eligibility of winners if they do not meet the trivia or admission requirements.
13. The **"2025 Cooperative Month Trivia"** is subject to all applicable state and federal laws and regulations. Any attempt to violate raffle rules or provide false information with the intent to defraud will be prosecuted under applicable law.
14. If necessary, each winner agrees to any reasonable delay related to the delivery of their prize, subject to applicable law and regulations.
15. In the event of circumstances beyond control, the Cooperative may cancel, postpone, or reschedule the raffles. Any changes will be published in a timely manner.

Good luck to all!