



Building a Skilled Workforce

Jumpstart Savings Contest OFFICIAL RULES

General Contest Description

What makes YOU proud to be a West Virginia skilled worker?

“What makes YOU proud to be a West Virginia skilled worker?” Answer this question and snap a picture for a chance to win up to \$12,000 deposited into a Jumpstart Savings Account!

Are you a West Virginia truck driver, electrician, welder, or another type of trade professional? Do your vocational skills help pay the bills? Tell us about it!

An entrant must be a legal West Virginia resident who is 18 years or older as of Sept. 26, 2023 and is currently enrolled in **OR** has fully completed one of the following programs: 1.) community and technical school; 2.) Advanced Career Education Center (ACE); 3.) License 35 school; 4.) state or federally approved apprenticeship; 5.) high school technical education; or 6.) a licensure or certification program approved as a qualifying profession by the Jumpstart Savings Program governing Board.

Contest Deadline: December 31, 2023.

Contest winners will be selected to receive \$2,000 in a Jumpstart Savings Account (up to 20 winners). Out of those winners selected, one grand prize winner will be randomly selected to receive an additional \$10,000 grand prize!

See “Contest Official Rules” for more details.

***Jumpstart Savings** is a state-administered program designated in W.Va. State Code that allows trades people in a qualifying profession to save for job-related expenses while offering state tax advantages for West Virginia taxpayers and flexible savings.*

Contest Official Rules

No purchase necessary to participate or win. Offer void if prohibited or restricted by law. A purchase will not improve your chances of winning. Winners must have or establish a Jumpstart Savings Account to receive prize.

Entrants must meet all eligibility requirements to enter the contest and must meet all eligibility requirements at the time prizes are awarded in order to claim a prize. To be eligible, entrants must:

1. Be a legal West Virginia resident who is 18 years or older as of Sept. 26, 2023.
2. Be currently enrolled in **OR** completed one of the following programs: 1.) community and technical school; 2.) Advanced Career Education Center (ACE); 3.) License 35 school; 4.) state or federally approved apprenticeship; 5.) high school technical education; or 6.) a licensure or

certification program approved as a qualifying profession by the Jumpstart Savings Program governing Board.

3. Agree to the Contest Official Rules.

Members of the West Virginia College and Jumpstart Savings Programs Board of Trustees, employees of the West Virginia State Treasurer's Office, and employees of United Bank are not eligible to participate or win. The Sponsor's advertising, promotion and fulfillment agencies, the Sponsor's legal advisors and auditors are not eligible to participate in the Contest. Immediate family (defined as spouse, child, parent, sibling, grandparent, grandchild, stepparent, stepchild, or stepsibling of the individual) and persons living in the same household of such persons (regardless of relationship) of those mentioned above, are not eligible to participate in the Contest.

How to enter:

Complete an official entry form online at www.wvjumpstart.com/contest.

Contestants must answer the question **"What makes you proud to be a West Virginia skilled worker?"** in 250 words or less. In addition to a written response, contestants must submit one original digital picture that best captures their answer.

Only the person entering the contest is eligible to win. Only one entry per person is allowed. No substitutes. All information including name, mailing address, phone number and email address must be completed.

Entries must be received by 11:59 p.m. ET December 31, 2023.

Prize: The contest prize is \$2,000 deposited into the Jumpstart Savings Account of the winning individuals. One winner will be selected per every 20 eligible entries, up to 20 prizes total. Out of the winners selected, one will be randomly selected to receive a \$10,000 grand prize, in addition to the \$2,000 prize, for a total of \$12,000 deposited in a Jumpstart Savings Account. Prizes are non-transferable and no prize substitutions or cash redemptions are allowed. All prizes will be announced no later than December 31, 2024. The winner must have or establish a Jumpstart Savings Account to claim the prize. Since the Jumpstart Savings Account is an account with certain state tax benefits, each winner must provide his/her signature and federal tax identification number. For more information, see plan details and disclaimers at www.wvjumpstart.com.

Sponsor: The "Sponsor" of this Contest is the Jumpstart Savings Program offered by the West Virginia College and Jumpstart Savings Programs Board of Trustees and the West Virginia State Treasurer's Office located at 1900 Kanawha Boulevard East-145, Charleston, WV, 25305 (together with its affiliates and subsidiaries, "Sponsor"). The Sponsor reserves the right to change, alter, or amend these Official Terms and Conditions or to alter, modify, or terminate the Contest, as necessary in its sole discretion, to ensure the fair administration of the Contest or to comply with applicable law. United Bank is not the sponsor of the Sweepstakes.

General Terms and Conditions: Entry and participation in the Jumpstart Savings Contest constitutes an entrant's full and unconditional agreement to and acceptance of these Official Rules. By participating in this Contest, entrants agree that the Sponsor, United Bank, its shareholders, agents and representatives; advertising, promotion, and fulfillment agencies; and legal and other advisors are not responsible or

liable for, and shall be released and held harmless from: i.) cancellation or disruption of the Contest; ii.) any printing of typographical errors in any materials associated with the Contest; and iii.) any and all losses, damages, rights, claims, and actions of any kind in connection with or resulting from participation in the Contest, acceptance, possession, or use/misuse of any prize, including without limitation, personal injury, death, and property damage, and claims based on publicity rights, defamation, or invasion of privacy. Unlawful, unintelligible, illegible, obscene, indecent, duplicate, or incomplete entries will be disqualified. The Sponsor reserves the right to scrutinize all entries for these requirements prior to entry in the Contest. The Sponsor reserves the right to cancel or alter the Contest at any time and substitute another promotion in its place.

All entries become Sponsor's sole property.

Winner Selection: One winner per every 20 eligible entries (up to 20 winners maximum) will be selected from eligible individuals who have fully completed a contest entry form, answered the question "What makes you proud to be a West Virginia skilled worker?" in 250 words or less, and submitted a digital photograph that best captures "why you are proud of being a West Virginia skilled worker." **Entries will be judged on creativity, originality, clarity, organization, and grammar.** The winners selected will be deemed the official winners providing they meet all eligibility requirements stated in these Official Rules and provide proof of current enrollment OR completion of one of the following programs: 1.) community and technical school; 2.) Advanced Career Education Center (ACE); 3.) License 35 school; 4.) state or federally approved apprenticeship; 5.) high school technical education; or 6.) a licensure or certification program approved as a qualifying profession by the Jumpstart Savings Program governing Board.

One of the following is considered proof of the programs listed above and must be submitted for confirmation of eligibility within two weeks (14 days) of the winner being notified:

- Official transcript issued directly from the institution
- Enrollment verification letter on official letterhead that includes the following: winner's name, program name, program start date, and signature and contact information for a representative of the education and training provider
- Official program completion certificate issued directly from the institution
- Certificate of apprenticeship from a federally- or state-approved apprenticeship program
- License or certificate from a qualifying profession approved by the Jumpstart Savings Program

Documentation demonstrating proof of residency is required. Acceptable documents include: a current West Virginia driver's license; a West Virginia state issued ID; a federally issued passport or military ID that has a valid West Virginia address; two West Virginia utility bills not more than 60 days old from two different companies, not including termination notices; or two documents demonstrating current West Virginia home ownership, such as a mortgage document and an unexpired homeowner's insurance card. Other government issued documents, or a combination thereof, may be accepted as proof of residency at the discretion of the State Treasurer's Office.

If these conditions are not met within two weeks (14 consecutive days) of the winner being notified by the contest Sponsor, the prize will not be awarded. An alternate winner may be selected and notified according to procedures outlined above. All federal, state, and local laws and regulations apply.

By accepting a prize, each winner agrees to allow the Sponsor to use his or her first name, last name, city of residence, likeness, biographical data, statements, written and photographic entries, and any other related information for advertising and publicity purposes, including online announcements (i.e. websites, Facebook, Twitter/X and YouTube) without additional compensation, unless prohibited by law.

The entry deadline is 11:59:00 PM ET on December 31, 2023.

Odds of Winning: The odds of winning depend on the total number of entries received.

Notification of Winner: The winners will be notified by phone call and email before February 29, 2024. After confirmation of all eligibility requirements, winners must open a Jumpstart Savings Account and acknowledge acceptance of the prize by December 31, 2024. If the Sponsor is unable, after making a reasonable effort, to contact the winner, that winner will forfeit the prize and no prize will be awarded to that winner.

ALL FEDERAL, STATE AND/OR LOCAL TAXES ARE THE RESPONSIBILITY OF THE WINNER. Each winner should consult with his or her tax advisor about tax implications, if any, of the prize, Jumpstart Savings account, and contributions to and/or withdrawals from the Jumpstart Savings account. The Sponsor is not responsible for notifications or other communications that are late, lost, stolen, misdirected, non-deliverable or illegible due to any reason whatsoever. 1099 forms may be issued to the account owner for prizes over \$600.

Disclaimer: No purchase necessary to participate or win. Offer void if prohibited by law. Offer void outside of West Virginia. A purchase will not improve your chances of winning. Winners must have or establish a Jumpstart Savings Account to receive prize.

Information collected may be used by the Jumpstart Savings Program, the West Virginia State Treasurer's Office and/or affiliated agents to provide you with information about the products we offer. We do not share name, contact information (including e-mail, telephone, and physical address) or other information with other companies. To opt out of receiving further information, contact us by e-mail at wvjumpstart@wvsto.com or write us at WV Treasurer's Office: Jumpstart Savings Program, 1900 Kanawha Blvd E-145, Charleston, WV 25305.

The Jumpstart Savings Program is a state tax-advantaged savings program offered by the West Virginia College and Jumpstart Savings Programs Board of Trustees through the West Virginia State Treasurer's Office and United Bank.

The Jumpstart Savings Program is available to residents of West Virginia. West Virginia (WV) provides certain tax advantages to WV taxpayers who save through a Jumpstart Savings account. Additional information may be found in the [Jumpstart Savings Program Account Disclosure Statement and Informational Booklet](#).

This information is written in connection with the promotion or marketing of the matter(s) addressed in this material. The information cannot be used or relied upon for the purpose of avoiding IRS penalties. These materials are not intended to provide tax, accounting, or legal advice. As with all matters of a tax or legal nature, you should consult your own tax or legal counsel for advice.