



Metro Plus Credit Union

2026 Youth Month Contests – Official Rules

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.

1. Sponsor

The Youth Month Contests (“Promotion”) are sponsored by Metro Plus Credit Union (“Sponsor”), located at 1565 McGrathiana Parkway, Lexington, KY 40511.

2. Eligibility

The Promotion is open to legal residents of the United States who meet the following age requirements at the time of entry:

- **Coloring Contest:** Ages 3–12
- **Storytelling Contest:** Ages 7–14

Participants must be eligible for membership at Metro Plus Credit Union. Participants under the age of 18 must have permission from a parent or legal guardian to enter.

Employees, directors, and officials of the Sponsor, and their immediate family members (spouse, parent, sibling, child) and household members, are not eligible to win. Void where prohibited by law.

3. Promotion Period

The Promotion begins on **April 1, 2026**, and ends at the **close of business on April 30, 2026** (“Promotion Period”).

4. How to Enter

Coloring Contest (Ages 3–12)

Participants may select and complete an official Metro Plus Credit Union coloring sheet based on the theme:

“Color Your Money Smart World.”

Entries will be grouped into the following age categories:

- Ages 3–5
- Ages 6–8



- Ages 9–12

Storytelling Contest (Ages 7–14)

Participants must submit an original written story based on one of the following prompts:

- **Saving Adventure:** A character learns the value of saving
- **Budgeting Challenge:** A character uses budgeting to achieve a goal
- **Dream Career Journey:** How being money smart helps achieve a future career

Submission Requirements (All Entries)

- The participant's name must be included on the entry
- Entries must be submitted in person at:
Metro Plus Credit Union
1565 McGrathiana Parkway
Lexington, KY 40511
- All entries must be received by **April 30, 2026**

Limit one (1) entry per participant per contest.

5. Judging and Winner Selection

Winners will be selected based on creativity, originality, and relevance to the contest theme, as determined by the Sponsor.

- **Coloring Contest:** One (1) winner will be selected from each age group
- **Storytelling Contest:** First, second, and third place winners will be selected

All decisions by the Sponsor are final.

6. Prizes

Storytelling Contest Prizes:

- **1st Place:** Gift card and featured spotlight on Metro Plus Credit Union's website, social media, and newsletter
- **2nd & 3rd Place:** Small prizes

Coloring Contest Prizes:

- One (1) prize awarded per age group, valued at approximately \$25 (prize type determined by Sponsor)

All Participants:

- Certificate of participation



Prizes are non-transferable, and no substitution will be made except at the Sponsor's sole discretion. Winners are responsible for any applicable taxes.

7. Winner Notification

Winners will be announced on or around **May 22, 2026**. Winners (or their parent/guardian) will be contacted using the information provided at entry.

If a winner cannot be contacted within a reasonable timeframe, an alternate winner may be selected.

8. Publicity Release

By entering, participants (and their parent/guardian, if applicable) grant Metro Plus Credit Union permission to use the participant's name, likeness, and submitted entry for promotional purposes, including but not limited to website, social media, and marketing materials, without additional compensation, unless prohibited by law.

9. General Conditions

By participating, entrants agree to be bound by these Official Rules and the decisions of the Sponsor. Sponsor reserves the right to cancel, suspend, or modify the Promotion if fraud, technical issues, or other factors impair the integrity of the Promotion.

10. Limitation of Liability

Sponsor is not responsible for lost, late, incomplete, or misdirected entries. By entering, participants agree to release and hold harmless Metro Plus Credit Union and its affiliates from any liability arising from participation in the Promotion or acceptance of any prize.

11. Privacy

Information submitted with an entry will be used in accordance with Metro Plus Credit Union's [Privacy Policy](#).

12. Odds of Winning

Odds of winning depend on the number of eligible entries received.

13. Additional Disclosures

Membership eligibility is required. Contact Metro Plus Credit Union for full membership details.

Metro Plus Credit Union is federally insured by the NCUA.