

Official Contest Rules

- 1- **Sponsor:** U S Federal Credit Union, 8400 Broadway, Merrillville, IN 46410
- 2- **Eligible Participants:** Members of U S #1364 Federal Credit Union, who are 18 years of age or older and who are US citizens or US resident aliens, or nonresident aliens subject to US taxes. Must become a member to qualify for contest drawing.
- 3- **To Enter:** Open any new or additional account with U S Federal Credit Union (Checking, Savings, Money Market, CDs, IRAs, Christmas Club, or finish any loan application (New Vehicle, Used Vehicle, Refinance, Mortgage, Home Equity, Personal.) Members can receive an additional entry into the contest for every additional account opened. The contest begins August 1, 2019, and ends on September 15th, 2019. A purchase will not affect your chances of winning, and no purchase is necessary to enter or win.
- 4- **Eligibility Requirement:** Members must meet eligibility requirements of U S #1364 Federal Credit Union. Entrants must live, work, or worship in Lake or Porter County, Indiana, be 18 years or older, and be members of the Credit Union.
- 5- **Drawing:** A random drawing will be held by U S #1364 Federal Credit Union following the end of the contest on September 15th, 2019. Winners need not be present to win. The credit union will notify winners by phone and/or mail on September 16th, 2019. If no response from winner by September 23rd, 2019, new winner will be drawn.
- 6- **Eligibility Exceptions and General Terms:** Employees, associate members of the Board of Directors and volunteer officials of the Credit Union are ineligible. Contest void where prohibited or restricted by law. Federal, state and local taxes are the sole responsibility of the prize winners. Contest subject to all applicable federal, state and local laws and regulations. No substitutions or transfers of prize permitted except at the sole discretion of the sponsor.
- 7- **Entrants Agreement:** By participating, entrants agree to these official rules and accept decisions by U S #1364 Federal Credit Union as final. Entrants agree that each account opened to enter the contest will have to remain open for a minimum of six(6) months. Entrants also agree to the use of their name and photograph in any Credit Union publication or web site if chosen to be the winner. If a winner does not agree to let the Credit Union use their name and photograph, a new winner will be randomly selected.
- 8- **Winner Requirements:** The winners will be notified by telephone or mail. Further, the credit union will require that the winner sign a media release form authorizing use of photos for the Credit Union's use including marketing and advertising.
- 9- **Limitation of Liability:** U S #1364 Federal Credit Union is not responsible for printing or typographical errors in any contest related materials; stolen, lost, late, misdirected, damaged, incomplete or illegible entries; or applications/forms processed late, incorrectly, or lost due to computer, electronic malfunction, or human error. The Credit Union reserves the right to cancel or modify the contest if fraud or technical failures compromise the integrity of the contest as determined by U S #1364 Federal Credit Union in its sole discretion.

August 2019 \$250 Visa Gift Card Giveaway

10- **Consumer Disclosure:** The Credit Union will award one \$250 VISA gift card. Odds of winning dependent upon the number of entries versus the number of eligible members. Subject to tax reporting.

11- **Winners Listing:** The winners will be featured in the Credit Union's various forms of media.