

FORUM 80th Anniversary Promotion

Official Rules 2021



1. Contest Sponsor: FORUM Credit Union

2. Contest Dates: Entry Period: The FORUM Credit Union 80th Anniversary Monthly Promotion begins at 12:01 a.m. Eastern Standard Time (EST) on Friday, January 1, 2021 and ends at 11:59 p.m. on Friday, December 31, 2021 ("Contest Period"). The notification of eight (8) grand prize winners to receive \$800 will take place on or before Monday, January 31, 2022.

3. Eligibility: Current or Potential Members of FORUM Credit Union who are 18 years of age or older; and who are U.S. Citizens or non-U.S. Citizens who pay U.S. taxes. Subject to paragraph 5 below. To enter, you ("Entrant") must satisfy the following eligibility requirements as outlined in section four (4) as of the date of the drawings.

4. Requirements for Entries: Any member who opens any new deposit or loan product or service, or conducts an account transaction (withdrawal or deposit) of \$80 or more with FORUM during the designated month can be entered to win a FORUM branded swag bag. Each member eligible to win monthly swag bag prize January-December 2021 will automatically be entered to win the \$800 end-of-the-year contest drawing. Eight (8) members will be selected for the \$800 cash account deposit.

5. Prizes: Monthly prize is a FORUM branded swag bag consisting of a reusable bag, reusable straw, mug, and a \$10 Grub Hub gift card (items subject to change based on availability). Each member eligible to win monthly swag bag prize January-December 2021 will automatically be entered to win the \$800 end-of-the-year contest drawing. Eight (8) members will be selected for the \$800 cash account deposit. Please allow 4-8 weeks for awarding/delivery. FORUM Credit Union also does not make any implied or express warranties for the function of the prize. Winners will be responsible for applicable taxes including federal, state, and local taxes. FORUM Credit Union reserves the right to substitute a prize of equal or greater value if any of the prizes cannot be awarded as described for any reason.

Claiming Prizes: Winner will be notified via the phone number associated to their FORUM account. If a potential winner cannot be reached within seven (7) business days from the first notification attempt, then such person will be disqualified and an alternate winner will be selected. The winner is subject to verification, including, without limitation, verification of eligibility, compliance with these official rules. Notification of winners' statuses must be kept confidential until the winners are publicly revealed by the Sponsor. Entrants agree that the Sponsor has the sole right to decide all matters and disputes arising from this Contest and that all decisions of the Sponsor are final and binding. The prize winners may not transfer their prizes to any other party prior to acceptance.

6. Eligibility Exceptions and General Terms: Employees and volunteer officials of FORUM Credit Union and its affiliates, their immediate families (spouse, parents, children, and/or siblings), and individuals living in the same household of each of the above are ineligible. Additionally, any member who has now or in the past defaulted under a FORUM Credit Union agreement, or otherwise caused a loss to the credit union are also ineligible. FORUM Credit Union organization and business accounts are ineligible. Contest void where prohibited or restricted by law. Federal, state, and local taxes are the sole responsibility of the prize winner. Contest is subject to all applicable federal, state (Indiana), and local laws and regulations. No substitutions or transfers of prize permitted except at sole discretion of FORUM Credit Union. By participating, entrants agree to these official rules and accept decisions by FORUM Credit Union as final. Entrants also agree to the use of their name and photograph in any FORUM Credit Union publication or website if chosen as a prize winner.

7. Limitation of Liability and Liability Release: Limitation of Liability: Sponsor is not responsible for lost or late entries nor for electronic transmission errors resulting in omission, interruption, deletion, defect, delay in operations or transmission, theft or destruction or unauthorized access to or alterations of image materials, or for technical, network, telephone equipment, electronic, computer, hardware or software malfunctions or limitations of any kind, or inaccurate transmissions of or failure to receive image information by Sponsor or presenter on account of technical problems or traffic congestion on the Internet or at any website or any combination thereof. If for any reason the Internet portion of the program is not capable of executing as planned, including infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes that corrupt or affect the integrity, administration, security, fairness, or proper conduct of this Contest, the Sponsor reserves the right to disqualify any individual who tampers with the entry process, and to cancel, terminate, modify or suspend the Contest. Entrants assume all liability in connection with access to any Website related to this Contest. FORUM may amend the rules, discontinue or extend the contest dates and campaign at any time. FORUM disclaims any responsibility to notify participants of any aspects related to the contest.



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8. Liability Release: By accepting any prize, the winner agrees to defend, indemnify and hold harmless Sponsor and/or any former or current employees, agents, attorneys, directors, officers, from any and all losses, damages, rights, claims, debts, demands, obligations, costs, fees, expenses, actions, cause of action and liabilities of any kind or nature whatsoever (including reasonable attorney's fees and disbursements) arising out of or in any way related to the Contest, these Official Rules, Entrant's image, the acceptance and use or misuse of any prize, any travel, any personal injuries, death, or any property damage. By accepting any prize, all entrants agree to forever waive, release and discharge the Sponsor, of, for and from any and all claims, debts, liabilities, demands, obligations, costs, fees, expenses, actions and cause of action whatsoever, of every nature, character and description, known and unknown, including, but not limited to, all those arising out of or in any way related to the Contest, these Official Rules, entrant's entry, the acceptance or use or misuse of any prize, entrant's information, any travel, any personal injuries, any death, or any property damage.

9. Winner Listing: The winners' names may be published without compensation in FORUM Credit Union's newsletter, may be posted online on our website and/or social media sites, and other appropriate marketing channels.

10. "No Purchase Necessary" Exception to Enter: Persons meeting the general eligibility requirements in paragraph 2 above may enter the drawing without any purchase or deposits. To enter, send a note with your name, address, and phone number to ATTN: Debit/Credit Card Promotion at P.O. Box 50738, Indianapolis, IN 46250 or fill out an entry form at any branch location. Entries will be entered into the prize drawing after FORUM is in receipt of the note or entry form. Persons qualifying under this paragraph are eligible to submit only one entry.

