

International Credit Union Day Offer 2020



1. Contest Sponsor: FORUM Credit Union

2. Contest Dates: Entry Period: The FORUM Credit Union International Credit Union Day promotion begins at 12:01 a.m. Eastern Standard Time (EST) on Thursday, October 1, 2020 and ends at 11:59 p.m. on Saturday, October 31, 2020. ("Contest Period") The notification of winners will take place on or before Friday, November 13, 2020.

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 section five (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: Eligible participants must enter the random drawing by completing an entry form in any FORUM branch location or by completing an enrollment form by visiting <https://www.forumcu.com/resources/free-financial-wellness-check>. Eligible participants who receive a Free Financial Wellness Check and fill out the form will be entered into the drawing. Participants under the age of 18 must have a parent or guardian listed as a joint owner. The parent or guardian will be entered into the random drawing.

5. Prizes: One (1) grand prize of \$250 will be awarded to one randomly chosen entrant and deposited into member's Share Savings Account. Please allow 4-8 weeks for account deposit. **Claiming Prizes:** Winners 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.

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 winner's name 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 Account or Deposit Necessary" Exception to Enter: Entrants meeting the general eligibility requirements in section three (3) and four (4) may enter the contest without opening an account with FORUM Credit Union.

