

Bonus 5 Fund Official Rules



1. Sponsor:

FORUM Credit Union; PO Box 50738, Indianapolis, IN 46250

2. Eligibility:

Current FORUM Credit Union members who are 18 years of age or older; and who are U.S. Citizens or non-U.S. Citizens who pay U.S. taxes. See eligibility exceptions in paragraph 5 below.

3. To Enter:

Eligible Participants who open a Bonus 5 Fund Account and make the required deposits into the Bonus 5 Fund account are entered into random drawings that begin in the calendar year 2021. If Bonus 5 Fund accounts are opened in the calendar year 2020, they are not eligible for prizes until the 2021 calendar year. To be entered into the monthly drawing, a minimum of \$25 and a maximum of \$100 must be deposited into the account the month the drawing takes place. Five members who meet these requirements will be randomly selected to receive the account deposit each month. The month begins at 12:00 a.m. Eastern Standard Time on the first calendar day of the month and ends at 11:59 p.m. Eastern Standard Time on the last calendar day of the month. In order to be entered to win the \$500 annual prize, members must deposit a minimum of \$500 and a maximum of \$1,200 into the account within the calendar year and the account must be open at the time of drawing. The account must have a balance of at least \$500 on December 31st to be eligible for the annual drawing. The calendar year begins at 12:00 a.m. Eastern Standard Time on January 1st and ends at 11:59 p.m. Eastern Standard Time on December 31st. There is a limit of one Bonus 5 Fund account per member/social security number.

4. Drawing:

FORUM Credit Union will conduct random drawings to select winning members. Winners will be notified via telephone number or email address on file. Odds of winning are based upon number of entries. FORUM reserves the right to end the Bonus 5 Fund drawings at any time without notice or to make adjustments to the timing and amount of prizes at any time without notice.

5. Eligibility Exceptions and General Terms:

FORUM employees are not eligible to win monthly or annual prizes. 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 is ineligible. Members will be excluded from eligibility if accounts are not sufficiently funded or closed at the time of drawing. FORUM Credit Union organization and business accounts are ineligible. Account void where prohibited or restricted by law. Federal, state, and local taxes are the sole responsibility of the prize winner. Account 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 respective names and photographs in any FORUM Credit Union publication, website, and/or social media sites if chosen as a prize winner.

6. Prizes

FORUM Credit Union will award 5 prizes per month and 5 annual prizes per calendar year, starting with the calendar year on January 1, 2021. Monthly prizes will have a \$50 value and the annual prize will be valued at \$500. Unclaimed prizes will be forfeited. If FORUM is unable to reach the selected monthly or annual winner(s) at the telephone number or email address on file a new, randomly selected winner(s) may be chosen. Please allow 4-6 weeks for the deposit of funds from the date the prize is claimed. FORUM Credit Union reserves the right to substitute a prize of equal or greater value if a prize cannot be awarded as described for any reason. Winning members will be notified by FORUM and must claim the prize.



The randomly selected prize recipients can claim their prize via telephone or email. If the monthly winners do not claim his/her monthly prize by 11:59 pm Eastern Standard Time on the 15th business day of the following calendar month, a new winner may be selected. The annual prize winners will be notified before January 30th each year. The winners of the annual prize can claim their prize via telephone or email. If the winners do not claim his/her prize by 11:59 pm Eastern Standard Time on the 15th business day of February, then they are considered ineligible of receiving that prize. Unclaimed annual prizes will not rollover to the next drawing; new annual winners may be chosen. A prize winner may not transfer his/her prize to any other party prior to acceptance.

7. Limitation of Liability Release:

FORUM Credit Union does not in any way endorse, warrant, or assume liability for the prize offered for this account. FORUM Credit Union is not responsible for printing or typographical errors in any account related materials; or applications/forms processed late, incorrectly, or lost due to computer, electronic malfunction, or human error. FORUM Credit Union reserves the right to cancel or modify the account if fraud or technical failures compromise the integrity of the account as determined by FORUM Credit Union in its sole discretion. 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 loses, 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.

8. Winner Listing:

The winner's name may be printed without compensation in FORUM Credit Union's newsletter and may also be posted on our website and/or social media sites.

