



Educators Credit Union Contest Official Rules

Last updated: August 30, 2024

The following apply to promotional contest opportunities Educators Credit Union (also referred to as Educators, Credit Union, or the credit union within this document). Unless otherwise denoted, the promotional sponsor of all giveaways, contests, and other sweepstakes is Educators Credit Union located at 1326 Willow Road, Mt Pleasant, WI 53177.

Program Description & eligibility: NO PURCHASE / PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN CONTESTS

OR GIVEAWAYS. Promotions are open to members of Educators Credit Union, also referred to as "the credit union," age 18 and over at the time of drawing, located in any state of the United States of America. Members must be deemed in good standing to be eligible to win.

Employees and officials of the credit union are not eligible. Void where prohibited by law. The account must be in good standing the day of any drawing, to receive the prize. An account is not in good standing if its checking account has been negative for more than 35 days or a loan is overdue for payment.

PURCHASE DOES NOT IMPROVE AN INDIVIDUAL'S CHANCES OF WINNING. The promotion entry period will be indicated in the corresponding channel, post, or notice. Contest prizes may vary and will be described in each corresponding post.

How to Enter: You will be automatically entered into a contest drawing when you interact with the channel, post, or notice in the manner indicated within. The winner will be randomly drawn from all automatic and submitted entries during the Entry Period.

All winners will be notified via a correspondence from Educators Credit Union ONLY. You may alternatively enter by filling out the form below and specify which contest you are entering for. If the contest is multiple posts or days, you must submit for each post or day.

No substitutions, except that the credit union reserves the right to substitute a cash prize. All taxes and licensing fees on prizes are the sole responsibility of the prize winner, and winnings will be reported as income on earnings to the Internal Revenue Service. Federal income tax may be due and payable at the time of prize delivery. Consult your tax professional with questions as to possible tax implications of winning this prize.

General Conditions: Entrants agree to abide by the terms of these official rules and by the decisions of the credit union, which are final and binding on all matters pertaining to this contest. This contest is governed by the laws of the United States and the State of Wisconsin, as applicable. All federal, state, and local laws and regulations apply. Entrants further grant to the credit union the right to use and publish their proper name and state online, in print, and in any other media in connection with the contest. Acceptance of a prize constitutes permission for the credit union to use winners' names and likenesses for advertising and promotional purposes without additional compensation unless prohibited by law. By entering, participants agree to release and hold harmless Educators Credit Union, its subsidiaries, affiliates, directors, officers, employees, and agents from any and all liability or any injuries, loss, or damage of any kind arising from or in connection with this contest or any prize won. Educators Credit Union reserves the right to terminate all contests at any time without notice. To be eligible for uChoose Rewards[®], you must be an active member of Educators Credit Union.

Prize Awarding Method: When contest rules are followed and barring no other incident that would nullify the event or prize being awarded, all stated prizes will be awarded based on the requirements stated within the promotional offer channel(s) and stated within our Addendum. No cash value

will be awarded if event or prize is nullified by Educators Credit Union or other promotional entity.

Contests hosted by Educators Credit Union are in no way sponsored, endorsed, administered by, or associated with Facebook or other social media channels if utilized.

Privacy Policy: Information submitted with an entry is subject to the Privacy Policy stated on Educators Credit Union website.