



Educators
CREDIT UNION®

Educators Credit Union Sweepstakes - Official Rules

Last updated: January 23, 2025

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 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 SWEEPSTAKES.

Sweepstakes 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. Members under the age of 18 at the time of drawing are only eligible for sweepstakes that take place within their school. Employees and officials of the credit union are not eligible. Void where prohibited by law. The account must be in good standing the day and time of any drawing to receive the prize. An account is not in good standing if the account has been negative for more than 35 calendar days, a loan is overdue for payment (10 days for consumer loans, 15 days for mortgage loans), no charged-off loans or share accounts, and/or if there is a record of monies owed to Educators Credit Union.

The promotion entry period will be indicated in the corresponding channel, post or notice. Sweepstakes prizes may vary and will be described in each corresponding post or notice.

How to Enter:

Details on entry method will be posted on the designated marketing materials which include but are not limited to social media channels, print ads and/or digital ads. 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 located at <http://www.ecu.com/sweepstakes-rules/>. When the entry form is closed, all sweepstakes are closed or have ended. You must specify which sweepstakes you are entering for. If the sweepstakes 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 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 sweepstakes. This sweepstakes 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 sweepstakes. 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. If the winner is under the age of 18, a legal parent or guardian must sign and submit a release form on behalf of the minor. The credit union will be responsible in communicating if this needs to be done. 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 sweepstakes or any prize won. Educators Credit Union reserves the right to terminate all sweepstakes at any time without notice. To be eligible for uChoose Rewards^{®1}, you must have an active debit or credit card that qualifies for uChoose Rewards[®] with Educators Credit Union.

PRIZE AWARDING METHOD:

When sweepstakes 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. Sweepstakes hosted by Educators Credit Union are in no way sponsored, endorsed, administered by, or associated with social media channels or credit union partners, if utilized.

PRIVACY POLICY:

Information submitted with an entry is subject to the Privacy Policy stated here: <https://www.ecu.com/privacy-policy>.

¹uChoose Rewards[®] is a registered trademark of Fiserv, Inc. To learn more about uChoose Rewards[®], log in to your online account.