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**Hoosier Hills Credit Union Visa® Balance Buyout Promotion**

**OFFICIAL RULES**

1. NO PURCHASE NECESSARY TO ENTER OR WIN. ALL ENTRIES HAVE AN EQUAL CHANCE OF WINNING. DRAWING OPEN ONLY TO HOOSIER HILLS CREDIT UNION MEMBERS. VOID WHERE PROHIBITED BY LAW.

2. **How To Enter**. Hoosier Hills Credit Union’s Visa Balance Buyout Promotion runs from midnight EST September 1, 2019 to midnight EST October 31, 2019 (“Visa Balance Buyout Promotion”).

 *To Be Entered Automatically:* Individuals who transfer a credit card balance from another financial institution or card issuer to their Hoosier Hills Credit Union (HHCU) Visa credit card from September 1 through October 31, 2019 will automatically be entered. The balance transfer must be made at an HHCU Service Center location, through hoosierhills.com or through the HHCU Call Center to be eligible for the drawing. Members will receive one (1) entry for each $1,000 of balances transferred.

 *To Enter Without Transferring a Credit Card Balance During the Visa Balance Buyout Promotion*: If you do not transfer a credit card balance to an HHCU credit card during the Promotion Period, you may print your name, address, city, state, zip code, day and evening telephone numbers, and valid email address on a 3 x 5 card, along with the words, “Hoosier Hills Credit Union Visa Balance Buyout Prize Entry” and mail it to: Hoosier Hills Credit Union, 630 Lincoln Avenue, Bedford, IN 47421, Attn: Marketing. Each handwritten entry will be deemed received by the Credit Union when it is time and date stamped by Credit Union personnel. Only one handwritten entry per household will be accepted. Multiple entries are void, and if a handwritten entry is declared the winner, but the judges are unable to determine the winner due to illegible writing, that entry will be disqualified. Each handwritten entry will receive one chance to win within the drawing period. All handwritten entries must be received by midnight Eastern Standard Time on October 31, 2019.

All entries (whether automatic or handwritten) become property of the Credit Union and will not be returned.

**3. Eligibility**. Promotion is open to all Hoosier Hills Credit Union members in good standing. All participants must be at least 18 years of age. Hoosier Hills Credit Union employees, officials, their immediate family members and persons living in their households, whether related or not, are not eligible for the drawings. Sweepstakes is subject to all applicable federal, state, and local laws and regulations.

4. **Prizes**. There will be one (1) Prize, and it shall be valued at up to $2,500. The winning member will have the amount of their credit card balance transfer paid off, up to $2,500. No Prize substitution will be awarded.

5. **Drawings and Notification.** There will be a total of one (1) Prize and one (1) drawing to select the winner of the Visa Balance Buyout Promotion. The winner will be randomly selected from eligible entries. The amount of the winner’s balance transfer, up to $2,500, will be awarded to the winner in the form of a credit to their credit card account balance. The winner will be contacted as close to the day of the drawing as possible based on available contact information and need not be present to win. The winner is solely responsible for reporting and paying applicable state and federal taxes and must provide the Credit Union with valid identification and a valid Taxpayer Identification Number or Social Security Number before the Prize will be awarded. Should a Winner decline the prize, an alternate Winner may be selected from the remaining eligible entries, at Sponsor’s sole discretion.

6. **Odds**. Actual odds of winning depend on the number of eligible entries received.

7. **Decisions**. By entering into the drawing, entrants agree to abide by and be bound by these Official Rules, and to accept the decisions of the Credit Union as final. Entrants also agree to hold the Credit Union and each of its officers, directors, employees, members and representatives, and agents harmless from any liability arising from participation, or the acceptance of a Prize. The Credit Union and each of its officers, directors, employees, members, and representatives, and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of entrants and/or winners arising from, or in connection with, acceptance of the Prize awarded or participation in this promotion. The Credit Union is not responsible for stolen, lost, late, misdirected, damaged, incomplete, illegible, or postage-due mail or automatic entries; or for transactions that are processed late or incorrectly, or are lost or not received due to any reason. The Credit Union reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the promotion and Prize redemption.

8. **Publicity**. The Winner agrees to permit the Credit Union to use his/her name and likeness in promotional and other Credit Union materials, without additional compensation or permission, except where prohibited by law. The Winner also agrees that their name and prize amount will be given to other entrants upon request.

9. **Compliance with Law**. All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and the Credit Union in connection with the promotion, shall be governed by, and construed in accordance with, the substantive laws of the State of Indiana, without regard to its choice of law provisions.

10. **Resolution of Disputes**. Except where prohibited by law, as a condition of participating in this promotion, each participant agrees that (1) any and all disputes and causes of action arising out of or connected with the promotion, Drawing or any Prize awarded, shall be resolved individually, without resort to any form of class action, and exclusively by final and binding arbitration under the rules of the American Arbitration Association and held at the AAA regional office nearest Bedford, Indiana; (2) the laws of the State of Indiana will govern the enforcement and all proceedings at such arbitration; and (3) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will any participant be permitted to obtain awards for, and each participant hereby waives all rights to claim, punitive, incidental or consequential damages, or any other damages, including attorneys' fees, other than actual out-of-pocket expenses (i.e., costs associated with entering the Promotion), and waives all rights to have damages multiplied or increased.

11. **Miscellaneous.** This promotion is void where prohibited. The Credit Union may substitute a Prize of equivalent value, amend the rules or discontinue the promotion at any time. The Credit Union disclaims any responsibility to notify participants of any aspect related to the conduct of this promotion. Written copies of these rules are available during normal business hours at any Hoosier Hills Credit Union location, on the Hoosier Hills website at [www.hoosierhills.com](http://www.hoosierhills.com) or by mail upon written request to Hoosier Hills Credit Union, Attn: Marketing, 630 Lincoln Avenue, Bedford, IN 47421 with a stamped, self-addressed return envelope.

 **Sponsor**: Hoosier Hills Credit Union is the Sponsor of this promotion and is headquartered at 630 Lincoln Drive, Bedford, IN 47421.

*September 1, 2019*