

**Official Rules**  
**2021 HHCU Vehicle Loan Scratch-Off Promotion**

**NO PURCHASE NECESSARY TO ENTER OR TO WIN. ALL FEDERAL, STATE AND LOCAL LAWS AND REGULATIONS APPLY. VOID WHERE PROHIBITED.**

**1. ENTRY.** If you open a new Hoosier Hills Credit Union (HHCU) qualifying vehicle loan or a new-to-HHCU refinanced qualifying vehicle loan during the sweepstakes period, you will automatically receive one **2021 HHCU Scratch-Off** ticket. Qualifying loans are new vehicle loans of at least \$5,000, including auto, truck, motorcycle, RV and boat loans. Home loans, credit cards, and personal loans do not qualify. Limit one ticket per loan, maximum two (2) per primary loan member. All tickets must be scratched off immediately upon receipt at the Service Center, and any applicable prize will be provided at that time. Scratched off tickets will be kept by HHCU.

To enter the **2021 HHCU Scratch-Off Promotion** without a loan, you may request a scratch-off ticket in person at an HHCU Service Center during regular business hours. Only HHCU members are eligible. When requesting in-person, the following information must be provided on a 3x5 index card: Name, address, phone number, Social Security number, age and email address. Maximum one (1) scratch-off ticket per individual during sweepstakes timeframe if requesting a ticket from an HHCU Service Center. Must be 18 years of age to enter. You are prohibited from submitting an entry on behalf of or for another person. Your ticket must be scratched off immediately upon receipt at the Service Center, and any applicable prize will be provided at that time. Scratched off tickets will be kept by HHCU. Any entry submitted on behalf of or for another person is void. Your entry certifies that you satisfy all eligibility requirements and have read and complied with all Official Rules of this Sweepstakes and agree to be bound by the Official Rules and decisions of the Sponsors and Sweepstakes judges. Sponsor will not be responsible for failure to receive/maintain entries due to natural disasters, accidents (i.e. fire, flood), transmission failures or technical failures of any kind, including, without limitation, malfunctioning of any network, hardware or software, whether originating with sender, Sponsors, or Sponsors' Sweepstakes application service provider. Any questions regarding the number of entries submitted will be determined by Hoosier Hills Credit Union at their sole discretion, and HHCU reserves the right to disqualify any entries by persons who submit multiple, false or misleading entry information or who HHCU determines to be tampering with or abusing any aspect of the Sweepstakes.

**2. Sweepstakes Period.** Scratch-off tickets will be available June 1, 2021 through August 31, 2021, or while supplies last. All scratch-off tickets must be redeemed by 5 p.m. Eastern Time on September 17, 2021.

**3. Eligibility Requirements.** Subject to the following conditions, the Sweepstakes is open to legal residents of the United States of America who are 18 years of age or older at the time of entry. Only members of Hoosier Hills Credit Union are eligible. No purchase or consideration is necessary to enter. If Winner is entered in multiple HHCU contests during the same time period, Winner is only eligible for one contest's prize(s). The following persons are not eligible to win Prizes or otherwise participate in this Sweepstakes: HHCU members who have accounts that are not in good standing, employees of HHCU, HHCU officials, its advertising and promotional agencies, family members or other residents in the same household of all such employees and officials.

**4. Prizes.** Limit up to 2 prizes per individual/Social Security number. No prize substitutions are permitted. Loan discounts may not be combined with any other offer. Winner is solely responsible for reporting and payment of any income or property taxes on a Prize. Winner may be required to provide his/her valid Social Security number to HHCU for tax purposes. Winner is solely responsible for all federal, state and local taxes on prize value and, as applicable, will be issued an IRS Form 1099 based on the Prize value. THE VALUE OF THE PRIZE WILL BE REPORTED AS INCOME TO THE WINNER, AND THE WINNER WILL BE RESPONSIBLE FOR THE REPORTING OF ALL INCOME AND PAYMENT OF APPLICABLE TAXES. HHCU ENCOURAGES THE WINNER TO CONSULT HIS/HER TAX ADVISOR TO DETERMINE HOW RECEIPT OF THE PRIZE MAY AFFECT HIS/HER TAX OBLIGATIONS.

**5. Selection of Winner & Notification.** Winning is solely dependent on randomness of scratch-off tickets. All prizes may not be awarded if all scratch-off tickets are not distributed. Prizes not claimed by September 17, 2021 by eligible winner(s) in accordance with these Official Rules will be forfeited.

**6. Odds.** The odds of winning depend on the total number of scratch-off tickets distributed. Prizes are as follows:

Item	Quantity
Free HHCU Swag	810
\$100 toward Vehicle Loan	65
One month Vehicle loan payment paid by HHCU	25
1 Year of Vehicle loan payments paid by HHCU*	1

\*1 year of Vehicle Payments equates to 12 months' payments on the HHCU vehicle loan taken during the promotion period.

**7. Winner's Responsibility.** Winners must redeem ticket in-person at any HHCU Service Center by September 17, 2021. Failure to accept and take delivery of a Prize within this time period will result in forfeiture of all rights and interest in any Prize. Awarding of a Prize may require the Winner to sign an affidavit of eligibility, and liability/publicity release ("Release"), which must be executed at the time of receiving the prize and/or provide proof of residency or identification.

**8. Winner List.** For names of Official Winners please send a self-addressed, stamped envelope along with your request to:

2021 HHCU Scratch-Off Sweepstakes  
ATTN: Marketing Department  
Hoosier Hills Credit Union  
630 Lincoln Avenue  
Bedford, IN 47421

**9. General Participation Rules.** By participating, participants agree to be bound by these Official Rules and the decisions of HHCU, which are final and binding in all respects. HHCU reserves the right at their sole discretion to suspend, modify or terminate the Sweepstakes.