

Official Rules

2022 HHCU Vehicle Loan Monthly Drawing 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 during the sweepstakes period, you will automatically be entered into a monthly drawing of 25 prizes. 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 drawing entry per loan, for a total of two (2) loans per primary loan member.

To enter the **2022 HHCU Vehicle Loan Monthly Drawing Promotion** without a loan, you may turn in an index card (3x5) at an HHCU Service Center during regular business hours. The index card must include your first and last name, age, social security number, account number, phone number and email address. Only HHCU members are eligible. Maximum one (1) drawing entry per individual during sweepstakes timeframe. Must be 18 years of age to enter. You are prohibited from submitting an entry on behalf of or for another person. Drawings will occur the week following the 15th of every month, and winners will be notified via telephone within 3 business days of the drawing. 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. March 15, 2022 – June 15, 2022.

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 1 prize 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.

HHCU encourages the winners 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 the monthly draw. Drawings will be conducted electronically. All prizes may not be awarded if total vehicle loans for the month do not exceed 25. Members will be entered into the monthly drawing in which they took out the loan. Members not drawn will not stay in the drawing for the next month.

Drawings will occur the week following the 15th of every month, and winners will be notified via telephone within 3 business days of the drawing.

6. Prizes and quantities per prize are as follows:

Item	Quantity (Per Month)
\$1,000 cash	1
One-month vehicle payment free*	2
Oil Change- \$50 value**	11
Gas Fill-up - \$50 value**	11

*One month vehicle payment free equates up to \$400. If monthly loan payment exceeds \$400, \$400 will be deposited into the HHCU member's savings account.

**A \$50 deposit will be put into the winning HHCU member's savings account to be used towards anything and will not be required to use for the purpose stated.

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. If you would like to request a list of Official Winners, please send a self-addressed, stamped envelope along with your request to:

2022 HHCU Vehicle Promotion Winners
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.