



**Hoosier Hills Credit Union Holiday Payday 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 Holiday Payday Promotion runs from midnight EST November 1, 2022 to midnight EST December 31, 2022 ("Holiday Payday Promotion").

*To Be Entered Automatically:* Individuals who use either their Hoosier Hills Credit Union or Dearborn County Federal Credit Union debit or VISA credit card in any amount from November 1, 2022, through December 31, 2022 will automatically be entered the day the purchase was made as one entry.

*To Enter Without Using a Hoosier Hills Credit Union debit or Visa credit card :* Individuals who do not use a Hoosier Hills Credit Union debit or Visa credit card during the Promotion Period may print their name, address, city, state, zip code, day and evening telephone numbers, and valid email address on a paper, along with the words, "Hoosier Hills Credit Union Visa Holiday Payday 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 for the duration of the promotion. 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 December 31, 2021.

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 or older. Hoosier Hills Credit Union employees, officials, and their immediate family members are not eligible for the drawings. Sweepstakes is subject to all applicable federal, state, and local laws and regulations.

4. **Prizes.** There will be daily prizes given for the months of November and December ranging in dollar value. Each winner will win back their purchase amount, up to \$100. The minimum payout is \$25. If a handwritten entry is declared a winner, the member will receive the minimum payout of \$25 deposited to their Savings. There are a total of sixty-one prizes available and prizes will be awarded by direct deposit.

5. **Drawings and Notification.** There will be a total of sixty-one (61) Prizes and sixty-one (61) drawings to select the winners of the Holiday Payday Promotion. The daily winner will be randomly selected from eligible entries. The amount of the winner's payout amount, up to \$100, will be awarded to the winner in the form of a credit to their debit or Visa® credit card account balance. If the winner has a zero balance on their credit card, then the prize value will be placed into their linked Savings account in the form of a credit. The winner will be contacted within a week of the drawing, based on available contact information, and need not be present to win. Winners are responsible for reporting the winnings per tax purposes.

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 Avenue, Bedford, IN 47421.

*November 1, 2022*