

Energy Plus Credit Union

\$500 Refer-a-Friend Sweepstakes Official Rules

ANY ELIGIBLE MEMBER OF ENERGY PLUS CREDIT UNION (EPCU) MAY ENTER. THERE IS NO OBLIGATION TO APPLY FOR A LOAN OR ADD ANY OTHER SERVICE FROM EPCU IN ORDER TO ENTER THE SWEEPSTAKES AND BE ELIGIBLE TO WIN.

Eligibility: To enter the EPCU \$500 Refer-a-Friend Sweepstakes (“Sweepstakes”), entrants must be at least 18 years old and be a member in good standing at the time of the drawing. To qualify as a member in good standing a person must have an open EPCU account with a minimum balance of \$5.00 in Primary Shares and may not have any of the following:

- Loan or credit card delinquencies over 30 days,
- Received a negative account warning, or
- A negative deposit account

The Sweepstakes is open only to EPCU members. Employees, volunteers, and their family members within the same household are not eligible to win. Sweepstakes is subject to all applicable federal, state, and local laws. Void where prohibited or restricted by law.

Promotion Period: The promotion period begins September 1, 2020 and ends on October 30, 2020. Entries received prior to or after the promotion period are not eligible for the Sweepstakes. The Sweepstakes is sponsored by Energy Plus Credit Union, 1230 W. Morris St., Indianapolis, IN 46221.

How to Enter: The Sweepstakes is limited to 1 entry per person. Methods of entry are as follows. 1) Open a new Share Account at EPCU and you will automatically receive one (1) entry in the Sweepstakes. 2) Refer a new member to EPCU and upon the new account opening you will automatically receive one (1) entry in the Sweepstakes. Entry is free and does not require a utilization of any further credit union service. 3) Send a 3x5 index card with your name, address and phone number to EPCU iPad Giveaway Sweepstakes, Attn.: Marketing Dept., 1230 W. Morris St., Indianapolis, IN 46221. EPCU is not responsible for entries that are lost, misdirected, delayed, destroyed, deleted, erased, stolen, or unreadable. EPCU assumes no responsibility for any error, problem, or malfunction (human, technical, or otherwise) which may occur in the creation, maintenance or processing of Sweepstakes entries, or which prevents entries from being created.

AGREEMENT TO OFFICIAL RULES: Participation in the Sweepstakes constitutes entrant’s full and unconditional agreement to and acceptance of these Official Rules and the decisions of EPCU, which are final and binding in all matters relating to this Sweepstakes.

SELECTION OF WINNER: One (1) winner will be chosen by random selection from all eligible entries received during the Promotion Period. For a selected entry to be declared a winner, the winning entry must satisfy all of the requirements as listed in these Official Rules. Winner need not be present and will be notified by mail or telephone on or before November 2, 2020. If a winner does not affirmatively accept his or her prize in person within 10 calendar days of notification, an alternate entrant will be selected at random from all eligible entries received. Prize Winner will agree to permit EPCU to use their name, likeness, and city of residence for advertising and promotional purposes without additional compensation except where prohibited by law.

PRIZE. Total prize value is \$500. The winner will receive a one-time deposit into their EPCU savings account in the amount of \$500. Determination of the winner will be made by EPCU, whose decision is final. EPCU reserves the right to substitute a prize with another prize of equal or greater value. EPCU will report all Prize winnings to the appropriate state and federal agencies as required by applicable law. All taxes, fees, surcharges or liabilities relating to a Prize are the sole responsibility of the Prize Winner. Payment of any federal state or local taxes will be the obligation of the Prize Winner, and any costs not specifically identified herein are the responsibility of the Prize Winner.

GENERAL CONDITIONS.

- Odds of winning depend on the number of entries received.
- EPCU reserves the right to add, delete or revise these Official Rules as necessary without notice. EPCU is not responsible for printing errors or omissions. These rules supersede any published advertising.
- By entering the Sweepstakes, participants agree to release and hold harmless EPCU, its subsidiaries, affiliates, directors, officers, employees, agents, members and representatives from any and all liability for any injuries, loss, or damage of any kind arising from or in connection with the Sweepstakes or receipt of the Prize. EPCU and each of its subsidiaries, affiliates, directors, officers, employees, agents, members and representatives and agents are not responsible for any negligence, claims, liability, or other damages of entrants and/or winners arising from, or in connection with acceptance, receipt, possession or use/misuse of the prize awarded or participation in this Sweepstakes.
- EPCU is not responsible for any error or technical malfunction of any telephone, computer, or other equipment which prevents an entry from being made or received during the promotional period. EPCU is not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking or by any of the equipment or programming associated with the Sweepstakes. EPCU reserves the right to disqualify entries which fail to follow these Official Rules or who make any misrepresentations relative to the Sweepstakes and redemption of any prize. Entries by ineligible persons, fraudulent entries, or entries created in error will be disqualified and an alternate entry selected. EPCU reserves the right to void or reverse the awarding of any prize obtained fraudulently or illegally and to seek appropriate remedies to recover any prizes.
- All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and EPCU in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of Indiana, without regard to choice of law rules, and venue shall lie in Indianapolis, IN.