

Weekly 5 Club Official Rules



1. Sponsor:

FORUM Credit Union; PO Box 50738, Indianapolis, IN 46250

2. Eligibility:

Current FORUM Credit Union members who are 18 years of age or older; and who are U.S. Citizens or non-U.S. Citizens who pay U.S. taxes. See eligibility exceptions in paragraph 5 below.

3. To Enter:

Eligible Participants who open a Weekly 5 Club Account and make the required deposits into the Weekly 5 account(s) are entered into various random drawings. To be entered into the weekly drawing, a minimum of \$5 must be deposited into the account(s) that week. Monthly drawings require a minimum deposit of \$25 in the month the drawing takes place. The week begins at 12:00 a.m. Eastern Standard Time on Sunday and ends at 11:59 p.m. Eastern Standard Time on Saturday. In order to be entered to win the \$5,000 annual prize, members must make a minimum of 12 deposits into the account(s) totaling at least \$500 within the calendar year and the account(s) must be open at the time of drawing. The calendar year begins at 12:00 a.m. Eastern Standard Time on January 1st and ends at 11:59 p.m. Eastern Standard Time on December 31st. Participants must have \$250 in existing Weekly 5 Club Account to open an additional account. Limit of five Weekly 5 Club accounts.

4. Drawing:

FORUM Credit Union will conduct random drawings to select winning numbers. Weekly winning numbers will be selected on Mondays unless it falls on a holiday, then it will take place the next business day. Odds of winning are based upon number of entries. The credit union reserves the right to end the weekly five club drawings at any time without notice or to make adjustments to the timing and amount of prizes at any time without notice.

5. Eligibility Exceptions and General Terms:

FORUM employees are eligible to win weekly prizes up to \$25; however, if an employee is selected as a winner, another random drawing will be held in order to also select a non-employee. Any member who has now or in the past defaulted under a FORUM Credit Union agreement or otherwise caused a loss to the credit union is ineligible. Members will be excluded from eligibility if accounts are not sufficiently funded or closed at the time of drawing. FORUM Credit Union organization and business accounts are ineligible. Account void where prohibited or restricted by law. Federal, state, and local taxes are the sole responsibility of the prize winner. Account is subject to all applicable federal, state (Indiana), and local laws and regulations. No substitutions or transfers of prize permitted except at sole discretion of FORUM Credit Union. By participating, entrants agree to these official rules and accept decisions by FORUM Credit Union as final. Entrants also agree to the use of their respective names and photographs in any FORUM Credit Union publication, website, and/or social media sites if chosen as a prize winner.

6. Prizes

FORUM Credit Union will award 1 prize per week, 1 prize per month, and 1 annual prize per calendar year. Weekly prizes will have a \$25 value; monthly prizes will have a \$100 value, and the annual prize will be valued at \$5,000. Unclaimed weekly prizes will be forfeited. If FORUM is unable to reach the selected monthly or annual winner(s) a new, randomly selected winner(s) may be chosen. Please allow 4-6 weeks for the deposit of funds from the date the prize was claimed. FORUM Credit Union reserves the right to substitute a prize of equal or greater value if a prize cannot be awarded as described for any reason. Winning members will be notified by FORUM and must claim the prize.



The participant with the winning number can claim their prize via online, in branch, or by phone. If the weekly winner does not claim his/her weekly prize by Saturday at 11:59 p.m. Eastern Standard Time, the prize will be forfeited. If the monthly winner does not claim his/her monthly prize by the 15th business day of the following month, then a new winner may be selected. The annual prize winner will be notified before January 30 each year. The winner of the annual prize can claim their prize via online, in branch, or by phone. If the winner does not claim his/her prize by 11:59 pm Eastern Standard Time on the 15th business day of February, then they are considered ineligible of receiving that prize. Unclaimed annual prize will not rollover to the next drawing; a new annual winner will be chosen. A prize winner may not transfer his/her prize to any other party prior to acceptance.

7. Limitation of Liability Release:

FORUM Credit Union does not in any way endorse, warrant, or assume liability for the prize offered for this account. FORUM Credit Union is not responsible for printing or typographical errors in any account related materials; or applications/forms processed late, incorrectly, or lost due to computer, electronic malfunction, or human error. FORUM Credit Union reserves the right to cancel or modify the account if fraud or technical failures compromise the integrity of the account as determined by FORUM Credit Union in its sole discretion. By accepting any prize, the winner agrees to defend, indemnify and hold harmless Sponsor and/or any former or current employees, agents, attorneys, directors, officers, from any and all loses, damages, rights, claims, debts, demands, obligations, costs, fees, expenses, actions, cause of action and liabilities of any kind or nature whatsoever (including reasonable attorney's fees and disbursements) arising out of or in any way related to the Contest, these Official Rules.

8. Winner Listing:

The winner's name may be printed without compensation in FORUM Credit Union's newsletter and may also be posted on our website and/or social media sites.

