Official Rules: Mobile Deposit Promotion (Enter to Win $150)

Sweepstakes Sponsor: The Mobile Deposit Promotion ("Sweepstakes") is sponsored and administered by FORUM Credit Union, P.O. Box 50738, Indianapolis, Indiana 46250 ("FORUM" or "Sponsor").

Eligible Participants: Consumer members of FORUM Credit Union who are eighteen (18) years of age or older, are in good standing with the Credit Union, and received the Mobile Deposit Promotion postcard are eligible to participate. Refer to the terms and conditions below for additional eligibility requirements, limitations, and restrictions.

Sweepstakes Period: The Sweepstakes begins at 12:00 a.m. Eastern Time ("ET") on October 1, 2026, and ends at 11:59 p.m. ET on December 31, 2026 ("Sweepstakes Period").

How to Enter: Eligible Participants may enter the Sweepstakes by either of the following methods:

(1) **Automatic Entry with Account Activity:** Eligible Participants will receive one (1) entry during the Sweepstakes Period by newly enrolling and using FORUM's Mobile Deposit service to make at least one (1) Qualifying Mobile Deposit of $50.00 or more during the Sweepstakes Period. Refer to "Qualifying Mobile Deposits" below for additional information.

(2) **Free Alternative Method of Entry:** To enter without completing the account activity described above, eligible Participants may submit their name, address, and phone number by one of the following methods:

- Mail To: FORUM Credit Union, ATTN: Marketing Mobile Deposit Promotion, P.O. Box 50738, Indianapolis, IN 46250;
- In Person: Deliver a written entry to a FORUM Credit Union branch location during normal business hours. Shared Branch locations are excluded; or
- Online: Complete the online entry form at www.forumcu.com/enter-to-win

Entries must be received during the Sweepstakes Period. No purchase, payment, enrollment in Mobile Deposit, Mobile Deposit transaction, or other account activity is required to enter using the Free Alternative Method of Entry. All entries are subject to these Official Rules.

Entry Limit: Limit one (1) total entry per Participant during the Sweepstakes Period, regardless of method of entry. Entries submitted through either method will have equal odds of winning. Multiple or duplicate entries will not increase a Participant's chances of winning and will be disregarded.

Qualifying Mobile Deposit: For the purposes of this Sweepstakes, a "Qualifying Mobile Deposit" is an individual check deposit of $50.00 or more submitted through FORUM's Mobile Deposit service during the Sweepstakes Period and is accepted by FORUM in accordance with the Mobile Deposit Agreement and other applicable agreements, disclosures, requirements, and policies. Multiple Mobile Deposits of less than $50.00 may not be combined to satisfy the $50.00 requirement.

Disqualifying Mobile Deposit: A Mobile Deposit that is returned unpaid, dishonored, rejected, determined to be duplicate or fraudulent, or otherwise ineligible under FORUM's applicable agreements, disclosures, requirements, or policies will not qualify. If a Qualifying Mobile Deposit used to obtain an Automatic Entry is subsequently determined to be ineligible, the entry will be void unless the Participant made another Qualifying Mobile Deposit of $50.00 ore more during the Sweepstakes Period.

Drawing: FORUM Credit Union will conduct a random drawing to select one potential (1) winner on or before January 31, 2027 from all eligible entries received during the Sweepstakes Period. All eligible entries have an equal chance of winning. Odds of winning depend on the total number of eligible entries received during the Sweepstakes Period.

To Claim Prize: The potential winner will be notified by telephone or email. If the potential winner cannot be contacted within seven (7) calendar days from the first notification attempt, fails to respond as requested, is determined to be ineligible, declines the prize, or otherwise fails to comply with these Official Rules, the potential winner will be disqualified and an alternate potential winner may be selected at random from the remaining eligible entries. The prize winner may not transfer the prize to another party prior to acceptance.

Prize Disclosure: One (1) prize will be awarded in the amount of $150.00. Approximate Retail Value (ARV): $150.00. FORUM reserves the right to substitute a prize of equal or greater value if the prize cannot be awarded as described for any reason.

Please allow for four (4) to six (6) weeks following verification of the winner for deposit of the prize to the winner's FORUM Savings account. The winner is responsible for any applicable federal, state, and local taxes. FORUM will make any tax reporting required by applicable law.

Winner Listing: The winner's name may be printed without compensation in FORUM Credit Union's newsletter and may also be posted online on FORUM Credit Union's website and related social media channels, where permitted by law.

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Relationship to Other Agreements and Disclosures: These Official Rules supplement and do not replace, amend, modify, or supersede the terms and conditions of FORUM Credit Union's Membership and Account Agreement and Disclosures, Mobile Deposit Agreement, CU Online Electronic Banking Service Agreement, and any other applicable agreements, disclosures, terms, conditions, or policies governing a Participant's membership, accounts, or services. All such agreements and disclosures remain in full force and effect. In the event of conflict relating to a Participant's membership, account, or use of the FORUM Mobile Deposit service, the applicable agreement or disclosure will govern, except that these Official Rules will govern the administration of the Sweepstakes.

Eligibility Exceptions and General Terms: Employees and volunteer officials of FORUM Credit Union and its affiliates, their immediate families, and individuals living in the same household of each of the above are ineligible. For purposes of these Official Rules, "immediate family" includes a spouse or domestic partner, parents, children, siblings, and their spouses or domestic partners. Additionally, any member who has now or previously defaulted under a FORUM Credit Union agreement, or otherwise caused a loss, or not in good standing with FORUM is ineligible.
The Sweepstakes is void where prohibited or restricted by law as is subject to all applicable federal, state, and local laws and regulations. No substitutions or transfer of the prize is permitted except at sole discretion of FORUM Credit Union.

By participating, Participants agree to be bound by these Official Rules and accept the decisions of FORUM regarding administration of the Sweepstakes, eligibility of Participants and entries, and the selection of the winner as final. FORUM reserves the right to disqualify any Participant or entry associated with fraud, misrepresentation, tampering, manipulation, abuse, violation of these Official rules, or other activity that compromises the integrity or administration of the Sweepstakes.Except where prohibited by law, by accepting the prize, the winner agrees that FORUM may use the winner's name in connection with the results of the Promotion without additional compensation.

Limitation of Liability: FORUM Credit Union is not responsible for printing or typographical errors in any Sweepstakes related materials or for any entries that are late, lost, incomplete, misdirected, illegible, corrupted, or not received due to computer, electronic, communication, human, or other error or malfunction. FORUM Credit Union reserves the right, in its sole discretion and to the extent permitted by law, to cancel, suspend, terminate, or modify the Sweepstakes if fraud, technical failures, or any other factor compromises the integrity or administration of the Sweepstakes. To the fullest extent permitted by law, FORUM Credit Union shall not be liable for any indirect, incidental, consequential, or punitive damages arising out of or relating to participation in the Sweepstakes or the acceptance, possession, use, or misuse of the prize.

By participating, participants agree to release, defend, discharge, indemnify, and hold harmless FORUM Credit Union and its affiliates, and each of its respective current and former officers, directors, employees, representatives, and agents (collectively, "Released Parties") from and against any claims made by participants, winners, the creditors of winners and participants, or any other third parties related in any way to the operation of this Sweepstakes, including, without limitation, as a result of participant's or winner's late payment of, or failure to pay, any of his/her debts, as well as any other claims, damages, or liability due to any injuries, damages, or losses to any person (including death) or property of any kind resulting in whole or in part, directly or indirectly, from acceptance, possession, misuse, or use of any prize or participation in any Sweepstakes-related activity or participation in this Sweepstakes.

Liability Release: By accepting any prize or reward affiliated with this Sweepstakes, the winner agrees to defend, indemnify, and hold harmless FORUM Credit Union and/or any its affiliates, and each of its respective current and former officers, directors, employees, representatives, and agents (collectively, "Released Parties") from any and all losses, damages, claims, debts, demands, obligations, costs, fees, expenses, actions, causes 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 participation in the Sweepstakes, participants image, or the acceptance, possession, use, or misuse of any prize or reward, including any travel, personal injury, death, or property damage.

By participating in the Sweepstakes and/or accepting any prize or reward, Participants agree, to the fullest extent permitted by law, to waive, release, discharge, and hold harmless FORUM Credit Union and the Released Parties from any and all claims or causes of action, known or unknown, arising out of or related to participation in the Sweepstakes or the acceptance, possession, use, or misuse of any prize or reward, except for claims or liabilities that cannot legally be waived.

No Purchase Necessary: NO PURCHASE OR PAYMENT NECESSARY TO ENTER OR WIN. ENROLLMENT IN MOBILE DEPOSIT OR COMPLETION OF A MOBILE DEPOSIT TRANSACTION IS NOT REQUIRED TO ENTER OR WIN.

Eligible participants may enter without enrolling in Mobile deposit, making a Mobile Deposit, or completing other account activity by using the Free Alternative Method of Entry described in the "How to Enter" section of these Official Rules. All eligible entries, regardless of method of entry, will have an equal chance of winning.

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