85th Anniversary Promotion

Contest Sponsor: FORUM Credit Union

Eligible Participants: Members of FORUM Credit Union who are 18 years of age or older. If member is not 18 years of age or older, the joint account owner needs to be 18 years of age or older. See eligibility exceptions below.

To Enter: The contest begins 12:00 a.m. on January 1, 2026 and ends on December 6, 2026 at 11:59 PM. Eligible Participants who fill out the form at www.forumcu.com/anniversary will be entered into random monthly drawings of $85. All entries from the contest period will be automatically entered into the annual drawing of $850. Form must be filled out by December 6, 2026, to qualify for the annual prize. See last paragraph for an available "no purchase necessary" exception to the foregoing rules.

Drawing: FORUM Credit Union will conduct random drawings to select the winning member each month. Monthly winners will be selected the last week of each month from January – November. Members who did not win that month will be entered in the next month's drawing. The annual prize of $850 will be drawn on December 7th, 2026, from all eligible entries received between January 1, 2026 – December 6, 2026.

Eligibility Exceptions and General Terms: Employees and volunteer officials of FORUM Credit Union and its affiliates, their immediate families (spouse, parents, children, siblings, and their spouses), and individuals living in the same household of each of the above are ineligible. Additionally, 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 are also ineligible. FORUM Credit Union organization and business accounts are ineligible. Contest void where prohibited or restricted by law. Federal, state, and local taxes are the sole responsibility of the prize winner. Contest 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 name and photograph in any FORUM Credit Union publication or website if chosen as a prize winner.

To Claim Prizes: The potential winners will be notified by telephone or email if listed on account. If a potential winner cannot be reached within seven (7) days from the first notification attempt, then such person shall be disqualified, and an alternate winner will be selected. The prize winner may not transfer their prize to any other party prior to acceptance.

Limitation of Liability: FORUM Credit Union is not responsible for printing or typographical errors in any contest 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 contest if fraud or technical failures compromise the integrity of the contest as determined by FORUM Credit Union in its sole discretion. By participating, entrants agree to release, discharge, indemnify, and hold FORUM Credit Union and its affiliates, and each of their respective officers, directors, employees, representatives, and agents harmless from and against any claims made by winners, entrants, the creditors of winners and entrants, or any other third parties, related in any way to the operation of this contest, including, without limitation, as a result of entrant'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 contest-related activity or participation in this contest.

Liability Release: 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, Entrant's image, the acceptance and use or misuse of any prize, any travel, any personal injuries, death, or any property damage. By accepting any prize, all entrants agree to forever waive, release and discharge the Sponsor, of, for and from any and all claims, debts, liabilities, demands, obligations, costs, fees, expenses, actions and cause of action whatsoever, of every nature, character and description, known and unknown, including, but not limited to, all those arising out of or in any way related to the Contest, these Official Rules, entrant's entry, the acceptance or use or misuse of any prize, entrant's information, any travel, any personal injuries, any death, or any property damage.

Prize Disclosure: FORUM Credit Union will award eleven (11) prizes of $85 and one (1) prize of $850. Please allow 1-4 weeks for reward deposit. 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. Rewards are credited to the account as dividends and will be reported to the Internal Revenue Service on a 1099-INT.

Winner Listing: The winners' names may be printed without compensation in FORUM Credit Union's newsletter and as well as posted online on our website and related social media sites.

"No Purchase Necessary" Exception to Enter: Persons meeting the general eligibility requirements in paragraph 2 above may enter the drawing without any purchase or deposits. To enter either, send a note with your name, address, and phone number to ATTN: Marketing Anniversary Promotion at P.O. Box 50738, Indianapolis, IN 46250, take the note to a FORUM branch location, or fill out the online form here. Entries will be entered into the prize drawing after FORUM is in receipt of the note. Persons qualifying under this paragraph are eligible to submit only one entry.

EQUAL HOUSING OPPORTUNITY
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