52-Week Money Challenge Certificate Official Rules

1. Contest Dates:

Entry Period: The FORUM Credit Union 52-Week Money Challenge begins on the date the Challenge Account is opened. After the account has been opened for 12 months, and has had 26 deposits, totaling $1,378 or more within a consecutive 12 month period from account opening date, and the account is open at the time of the prize drawing each January, the member is eligible to be entered in the annual prize drawing.

Notification of Winners: On or before January 25, each year.

2. Sponsor: FORUM Credit Union; PO Box 50738, Indianapolis, IN 46250

3. Eligibility:

Eligible participants must be 18 or older. You will be entered into an annual prize drawing if you make a minimum of 26 deposits totaling $1378.00 or more within a consecutive 12 month period from account opening date. To be eligible for the prize drawing, which occurs in January, you must meet all requirements outlined in the 52-Weekl Money Challenge Official Rules, you have never defaulted under a FORUM Credit Union Agreement, caused a loss to the credit Union, and your account is open at the time of the drawing.

Limit of three 52-Week Money Challenge certificate accounts per tax identification (social security) number are eligible for the annual prize drawing. Each account must meet the deposit and eligibility requirements outlined above and in the Official Rules. For Official Rules, please visit www.forumcu.com/savings/moneychallenge or telephone 1.800.382.5414.

4. Drawing:

FORUM Credit Union will conduct a random drawing to select the grand prize winner. Odds of winning are based upon the number of eligible accounts. The credit union reserves the right to make adjustments to the timing and amount of the prize at any time without notice.

5. Eligibility Exceptions and General Terms:

FORUM employees are eligible to win the grand prize; however, if an employee is selected as a winner, another random drawing will be held in order to also select a non-employee. 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, taxes, 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, or social media sites if chosen as a prize winner.

6. Prize:

One (1) grand prize totaling $1,378 will be awarded as a cash deposit into the winner's base share account. Only one account will be selected for the Grand Prized based on a random drawing on or before January 25, each year. Winner will be responsible for all applicable taxes including federal, state, and local taxes. Winner will be notified by telephone and/or email. If a potential winner cannot be reached within fourteen (14) days from the first notification attempt, then such person shall be disqualified and an alternate winner will be selected. All winners are subject to verification, including, without limitation, verification of eligibility, compliance with Official Rules, completion of all required documents. Entrants agree that the Sponsor has the sole right to decide all matters and disputes arising from this Contest and that all decisions of the Sponsor are final and binding.

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 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.

EQUAL HOUSING OPPORTUNITY
NCUA
National Credit Union Administration, a U. S. Government Agency