Official Rules: Summer Student Checking Promotion
Enter to Win Apple AirPods Max® (Two Winners Selected)

Sweepstakes Sponsor: FORUM Credit Union, P.O. Box 50738, Indianapolis, Indiana 46250

Eligible Participants: Current or potential members of FORUM Credit Union who meet membership and account eligibility requirements.
Entries submitted in connection with a Student Checking account for a minor must be made by the minor's parent or legal guardian, who must be a joint owner on the account. The parent or legal guardian will be deemed the Participant.
Participants must be in good standing with FORUM Credit Union at the time of entry and at the time of prize award. Refer to the Eligibility Exceptions and General Terms below.

Sweepstakes Period: The Sweepstakes begins at 12:00 a.m. EST on June 1, 2026 and ends at 11:59 p.m. EST on August 31, 2026.

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

(1) Automatic Entry with Account Opening: Eligible participants who open a new Student Checking account and make a deposit of at least $25 during the Sweepstakes Period will receive one (1) entry.
(2) Free Alternative Method of Entry: To enter without opening a new Student Checking account, eligible participants may submit their name, address, and phone number by one of the following methods:

Mail To: FORUM Credit Union, ATTN: Marketing Student Checking Promotion at P.O. Box 50738, Indianapolis, IN 46250 or,
Deliver a note to a FORUM Credit Union branch location (Shared Branch locations are excluded), or fill out the online form at forumcu.com/enter-to-win.

Entries must be received by the end of the Sweepstakes Period. Entries submitted through any method will receive equal odds of winning.

Entry Limit: Limit one (1) total entry per participant, regardless of method of entry. Multiple entries from the same participant, regardless of methods, will be void.

Drawing: FORUM Credit Union will conduct a random drawing to select two (2) winners on or before September 30, 2026 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.

To Claim Prizes: The potential winner will be notified by telephone or email. If the entry is submitted on behalf of a minor, the parent or legal guardian (joint account owner) will be required to accept the prize on behalf of the minor.
If the potential winner (parent or legal guardian) cannot be contacted within seven (7) days from the first notification attempt, such person shall be disqualified and an alternate winner may be selected. The prize winner may not transfer the prize to any other party prior to acceptance.

Prize Disclosure: Two (2) Apple AirPods Max® prizes will be awarded. Approximate Retail Value (ARV): $549.00. Winners will have the option to receive either Apple AirPods Max ® or a cash equivalent of $549.00, which may be deposited into the winner's FORUM Credit Union account or issued by cashier's check.
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 4-6 weeks for delivery of prize or deposit of the prize to the winner's FORUM Credit Union account. Prize will be reported as dividends and will be reported on IRS Form 1099-INT or other applicable tax form. Winner (or parent or legal guardian) is responsible for any applicable federal, state, and local taxes.

Winner Listing: The winners' names may be printed, without compensation and where permitted by law, in FORUM Credit Union's newsletter and may also be posted online on FORUM Credit Union's website and related social media channels.
If the winner is a minor, the name of the parent or legal guardian may be used, or publication will occur only with appropriate consent.

EQUAL HOUSING OPPORTUNITY
Federally insured by NCUA

Eligibility Exceptions and General Terms: Employees and volunteer officials of FORUM Credit Union and its affiliates, their immediate families (spouse, partner, 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 previously defaulted under a FORUM Credit Union agreement, or otherwise caused a loss to the credit union is ineligible. FORUM Credit Union organization and business accounts are 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 prize is permitted except at sole discretion of FORUM Credit Union. By participating, participants agree to these Official Rules and accept decisions made by FORUM Credit Union as final.
Participants agree to the use of the winner's name and/or photograph in any FORUM Credit Union publication or website, where permitted by law. If the winner is a minor, such use will occur only with the consent of the parent or legal guardian, and the name and/or photograph of the parent or legal guardian may be used in place of the minors.

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, or corrupted due to computer, electronic, human error, or other factors.
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 related to participation in the Sweepstakes or the acceptance or use of any prize or reward. FORUM Credit Union reserves the right, in its sole discretion, to cancel, suspend, or modify the Sweepstakes if fraud, technical failures, or any other factor compromises the integrity of the Sweepstakes.
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 name and/or 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 waive, release, and discharge 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, without limitation, to the fullest extent permitted by law.

Governing Law: This Sweepstakes is governed by the laws of the State of Indiana.

No Purchase Necessary: NO PURCHASE NECESSARY TO ENTER OR WIN. OPENING AN ACCOUNT OR MAKING A DEPOSIT WILL NOT INCREASE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED.

Eligible participants may enter without opening an account by using the Free Alternative Method of Entry described in the "How to Enter" section in these Official Rules. All entries, regardless of method of entry, will have an equal chance of winning and will be treated equally.