Official Rules: Active Checking Promotion (Inactive One Checking) Enter to Win $500

Sweepstakes Sponsor: FORUM Credit Union

Eligible Participants: Members of FORUM Credit Union who are eighteen (18) years of age or older and who received a promotional mailing for this offer. Participants must be in good standing with the Credit Union at the time of entry and prize award.

Each Participant is eligible to enter only the Sweepstakes Period associated with the promotional mailing they received. Refer to Eligibility Exceptions and General Terms below.

Sweepstakes Period: Each promotional mailing corresponds to a separate sweepstakes period (the "Sweepstakes Period"). Each Sweepstakes Period begins at 12:00 a.m. EST on the first day of the calendar quarter in which the promotional mailing is sent and ends at 11:59 p.m. EST on the last day of that calendar quarter.

Each Sweepstakes Period consists of three (3) monthly entry periods corresponding to each month within the Sweepstakes Period. Each monthly entry period begins at 12:00 a.m. on the first day of the month and ends at 11:59 p.m. on the last day of that month.

How to Enter: Eligible Participants may enter the Sweepstakes by either of the following methods:
(1) Automatic Entry with Account Activity: Participants will receive one (1) entry during the Sweepstakes Period by completing one of the following activities:

- Making $500 or more in deposits to their checking account;
- Having at least five (5) debit card transactions.

Qualifying activities must be completed during the applicable sweepstakes entry period to qualify. Limit one (1) entry per Participant via account activity during the Sweepstakes Period.

(2) Free Alternative Method of Entry: To enter without completing account activity, eligible participants may submit their name, address, and phone number by one of the following methods:
Mail To: FORUM Credit Union, ATTN: Marketing Active Checking Promotion at P.O. Box 50738, Indianapolis, IN 46250, deliver a note to a FORUM Credit Union branch location (Shared Branch locations are excluded),or fill out the online form at www.forumcu.com/enter-to-win.

Entries must be received during the Sweepstakes Period. Limit one (1) entry per Participant during the Sweepstakes Period via this method.

Entry Limit: Limit one (1) total entry per participant, regardless of the method of entry, during the Sweepstakes Period. Entries submitted through any method will have equal odds of winning. Multiple entries will be void.

Drawing: FORUM Credit Union will select one (1) winner in a random drawing each month during each Sweepstakes Period, for a total of three (3) winners per Sweepstakes Period. Drawings will be conducted on or about the end of the following month during each Sweepstakes Period from all eligible entries received during the applicable Sweepstakes Period.

Eligible Participants may win only one (1) prize during the Sweepstakes Period. Odds of winning depend on the total number of eligible entries received for the applicable Sweepstakes Period.

To Claim Prizes: The potential winners will be notified by telephone or email. If a potential winner 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 their prize to any other party prior to acceptance.

Prize Disclosure: Three (3) prizes will be awarded during each Sweepstakes Period. One (1) prize will be awarded for each monthly entry period within the applicable Sweepstakes Period. Each prize is $500. Approximate Retail Value (ARV) of each prize: $500. FORUM Credit Union reserves the right to substitute a prize of equal or greater value if the prize cannot be awarded as described.

Please allow for 4-6 weeks for 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 is responsible for any applicable federal, state, and local taxes.

Winner Listing: The winners' names 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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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 also 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 by FORUM Credit Union as final. Participants also agree to the use of their name and photograph in any FORUM Credit Union publication or website if chosen as a prize winner, where permitted by law.

Limitation of Liability: FORUM Credit Union is not responsible for printing or typographical errors in any Sweepstakes related materials; or any entries that are late, lost, incomplete, misdirected, or corrupted due to computer, electronic, human error, or other factors.

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.

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 ow related to participation in the Sweepstakes or the acceptance or use of any prize or reward.

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 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 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.

No Purchase Necessary: NO PURCHASE NECESSARY TO ENTER OR WIN. COMPLETING ACOUNT ACTIVITY OR MAINTAINING YOUR CHECKING ACCOUNT WILL NOT INCREASE YOUR CHANCES OF WINNING.

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 the method of entry, will have an equal chance of winning and will be treated equally.

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