

## \$1,000 Summer Giveaway Sweepstakes: Official Rules

The following official rules apply to the \$1,000 Summer Giveaway sweepstakes administered by Advia Credit Union (otherwise referred to as Advia, Credit Union, or the credit union within this document). The promotional sponsor of all sweepstakes, contests, and other giveaways is Advia Credit Union located at 550 South Riverview, Parchment, MI 49004.

**Program Description/Eligibility: NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES.** This promotion is open to non-members and members of Advia Credit Union, also hereafter referred to as "the credit union," age 18 and over at the time of drawing, located in any state of the United States of America. If a member with Advia, account must be deemed in good standing in order to be eligible to win. Employees and officials of the credit union, and the immediate family members of each are not eligible. Void where prohibited by law. The Promotional Entry Period begins June 1, 2020 at 12:01 a.m. ET and ends on September 30, 2020 at 11:59 p.m. ET. There will be 4 winners, 1 per month, to receive the prize of \$1,000 cash. One winner will be randomly selected and notified on or around the tenth (10<sup>th</sup>) business day of the following month, from July through October, from the amassed entries from the previous full month (e.g., the winner will be randomly selected and notified on or around August 10th from all entries submitted July 1 – July 31).

**How to Enter:** Members will be automatically entered into the \$1,000 Summer Giveaway sweepstakes drawing when they use their Advia Visa® Debit or Credit Card for a purchase or payment, including but not limited to in-person purchases, Person-to-Person (P2P) Payments, recurring bills, Tap to Pay, Mobile Wallet Solutions, and online purchases; excluding ATM withdrawals, cash advances, balance transfers, cash-back, and Visa® Credit Card returns. The winner will be randomly drawn from all automatic and submitted entries during the Entry Period. Entries are automatic and tracked internally using Advia reporting. Participants may have multiple entries. Winners will be notified via phone call or email based on the contact information in their account. You may alternatively enter by emailing [marketing@adviacu.org](mailto:marketing@adviacu.org) or by mailing in your entry (limited to one per individual per month) on a 3x5 card to Marketing at Advia Credit Union c/o Erica Chisholm, 500 10<sup>th</sup> St, Port Huron, MI 48060 with the following information enclosed: first name, last name, address, frequented Advia branch, and phone number. Must be received to Advia Credit Union Marketing department by one (1) business day prior to: June 30, 2020; July 31, 2020; August 31, 2020; and September 30, 2020. For those who enter by mail or email, if chosen as a winner you will be notified by phone call or email.

No responsibility is assumed by the credit union for lost, late, or misdirected entries or any computer, online, mail, telephone, or technical malfunctions that may occur. All entries become the property of the credit union and will not be returned. Odds of winning a prize depend on the number of eligible entries received.

No substitution, transfer, or assignment of prize permitted. All taxes and licensing fees on prizes are the sole responsibility of the prize winner, and winnings will be reported as income on earnings to the Internal Revenue Service. Furthermore, federal income tax may be due and payable at the time of prize delivery. Winners may need to file a 1099-MISC IRS form, consult your tax professional with questions.

**General Conditions:** Entrants agree to abide by the terms of these official rules and by the decisions of the credit union, which are final and binding on all matters pertaining to this sweepstake. This sweepstake is governed by the laws of the United States and the States of Michigan, Illinois, and Wisconsin, as applicable. All federal, state, and local laws and regulations apply. Prize winners may be required to execute an affidavit of eligibility and liability/publicity release within seven (7) days following the date of attempted notification. Non-compliance within this time period may result in disqualification and selection of an alternate winner. If no contact with winner has been made within three (3) days of notification, winner will be forfeited, and an alternate winner will be selected. Return of any prize/ prize notification as undeliverable may result in disqualification and selection of an alternate winner. Entrants further grant to the credit union the right to use and publish their proper name and state online, in print, and in any other media in connection with the sweepstake. Acceptance of a prize constitutes permission for the credit union to use winners' names and likenesses for advertising and promotional purposes without additional compensation unless prohibited by law. By entering, participants agree to release and hold harmless Advia Credit Union, its subsidiaries, affiliates, directors, officers, employees, and agents from any and all liability or any injuries, loss, or damage of any kind arising from or in connection with this sweepstake or any prize won. You may obtain a list of winners by emailing [marketing@adviacu.org](mailto:marketing@adviacu.org) or by mailing a request for the name(s) of winners and a postage-paid envelope to: Advia Credit Union c/o Erica Chisholm, 500 10<sup>th</sup> St, Port Huron, MI

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**Prize Awarding Method:** When sweepstake rules followed and barring no other incident that would nullify the event or prize being awarded, all stated prizes will be awarded based on the requirements stated within the promotional offer channel(s) and stated within our Addendum. No cash value will be awarded if event or prize is nullified by Advia Credit Union or other promotional entity.

**Privacy Policy:** Information submitted with an entry is subject to the Privacy Policy stated on the Advia Credit Union website. To read the Privacy Policy: <https://www.adviacu.org/disclosures/Advia-Credit-Union-Privacy-Disclosure.pdf>

**Addendum**

If the \$1000 Summer Giveaway has expired and no longer available to view, please email [marketing@adviacu.org](mailto:marketing@adviacu.org) or mail request for copies of expired promotional sweepstakes rules to Marketing c/o Advia Credit Union – 4308 West Main; Kalamazoo, MI 49006. Please include your name, address, phone number and specific promotional sweepstakes for which official rules are requested.