

Ideal CU HomeAdvantage® Giveaway

OFFICIAL RULES

NO PURCHASE OR TRANSACTION NECESSARY

**CONTEST DURATION:** Ideal CU HomeAdvantage® Giveaway runs from Saturday, January 1, 2022 at 12:00 AM CST to Saturday, December 31, 2022 at 11:59 PM CST.

**ELIGIBILITY:** Must be a legal resident 18 years of age or older during the promotional period. Employees and accounts on which an employee is joint, officers, Board of Directors and Supervisory Committee members of Ideal CU are not eligible. All federal, state and local laws and regulations apply. Void where prohibited by law.

**HOW IT WORKS:** Be enrolled in the free HomeAdvantage® Program with Ideal Credit Union. All members enrolled will be eligible for a chance to win.

**RANDOM DRAWING:** Eight (8) random drawings will take place quarterly during the promotional period. The winner of the drawing will be notified via email and phone associated with their HomeAdvantage registration. Winner must also complete the Eligibility & Release Form. Such documents shall be signed at the time of receiving prize, as determined by Ideal CU. Noncompliance within these time periods will result in disqualification by Ideal CU and an alternate winner will be selected, time permitting.

**PRIZES & VALUE:** Eight (8) winners will be selected, winning a \$50.00 Amazon gift card. Winner is required to complete the Eligibility & Release Form upon receiving their prize. If unclaimed after 10 days, an alternative winner will be chosen. Prize valued at \$50.00.

**PROPER RELEASE & PERMISSIONS:** All participants represent and warrant that proper release and permission of photos and images used from all photographed participants in the Ideal CU HomeAdvantage® Giveaway.

**PARTICIPANT AGREEMENT:** You agree that Ideal Credit Union can repost and share via social media or publish on its website any comment that you submit, for any reason and without further compensation. You also agree that Ideal Credit Union may contact you if you have won, and this contact may be posted publicly. All entrants agree to release, indemnify, and hold Ideal Credit Union harmless.

**GENERAL RULES:** No substitution, assignment, or transfer of prize by winners permitted. Winners will be responsible for all federal, state and local income taxes and may be required to certify their Taxpayer Identification Number on IRS Form W-9 if requested. Winners are subject to 1099 – Misc. reporting. By accepting prize, winners agree to hold the Ideal CU and the respective directors, officers, employees, volunteers, agents, advisers, and assigns of all of the foregoing parties harmless against any and all claims and liability arising out of winning, receipt of, or use of a prize. Winners assume all liability for any injury or damage caused, or claimed to be caused, by participation in this promotion or use or redemption

of any prize. Acceptance of prize constitutes permission to the Sponsor to use winner's name, photograph and/or likeness for purposes of advertising, promotion, or trade without further compensation, unless prohibited by law. By participating in this promotion, entrants agree to be bound by these Official Rules and the decisions of Ideal CU, which are final. In the event there is a discrepancy or inconsistency in any promotional material, the Official Rules shall prevail, govern and control. All material submitted becomes the sole property of Sponsor and will not be returned. Sponsor is not responsible for any typographical or other error in the printing of the offer, administration of the drawing, or in the announcement of the prizes. In no event will more than the stated number of prizes be awarded. Claims may not be resolved through any form of class action. Ideal CU is not responsible for any technical problems, delays in processing transactions, non-receipt of a transaction, computer, electronic malfunction, human error, malfunctions of telephone lines, computer systems, servers, providers, hardware, software, lost or unavailable network connections or failed, incomplete, garbled or delayed computer transmission or any combination thereof. Entries that are suspected of being fraudulent (e.g., those using robotic, automatic, programmed or similar methods of participation) will be disqualified, based on determinations made solely by Sponsor. Sponsor reserves the right to prohibit the participation of an individual if fraud, abuse, or tampering is suspected, if winner verification documents are obtained or submitted illegitimately or if an entrant fails to comply with any requirement of participation as stated herein or with any provision in these Official Rules. Sponsor reserves the right to cancel, suspend, modify any method of entry if fraud, abuse, misconduct or technical failures inherent to that method of entry destroy the integrity of the program; or if a computer virus, bug or other technical problem corrupts the administration, security or proper administration of the program as determined by Sponsor in their sole discretion. In the event of termination of any method of entry, all remaining drawings will be conducted from among all eligible entries received from such method of entry prior to termination (of such method of entry) and all remaining entries received from non-terminated methods of entry. Proof of submitting entry will not be deemed proof of receipt by Sponsor. HomeAdvantage® and Amazon are not affiliated with this giveaway.

**SPONSOR:** Ideal Credit Union, 8499 Tamarack Road, Woodbury MN 55125.  
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