

***Official Rules**

1. **ELIGIBILITY:** This “Use & Win” Debit Card promotion is open to members of Ideal Credit Union (“Sponsor”) and persons eligible for Ideal CU membership. Must be a legal resident 18 years of age or older as of date of entry. Visit www.idealcu.com to determine if you are eligible for membership. Must have an active Ideal CU Personal Checking account and Ideal CU Cash & Check Card. Ideal CU Business Checking accounts are not eligible. Offer excludes Ideal Credit Union employees and accounts on which an employee is joint, Board of Directors and Supervisory Committee members of Ideal CU. All federal, state and local laws and regulations apply. Void where prohibited by law.

- **HERE’S HOW IT WORKS:** Ideal CU members with an active Ideal CU Personal Checking and Ideal CU Cash & Check Card are eligible for the monthly random drawing. No registration is required. Ideal CU Personal Checking members will receive one (1) entry for each qualifying Ideal CU Cash & Check (Debit) Card transaction completed during the month. Transactions include signature (debit) and POS (PIN-based).

2. **RANDOM DRAWINGS:** Random drawings will be conducted once a month for the promotional period beginning January 2019 through December 2019 from all eligible entries received for each drawing. Winners will be chosen on the first Wednesday of each month, starting February 1, 2019. Ideal CU will notify monthly winners by telephone using the phone number(s) associated with the winners account. Ideal CU members will be required to complete an Eligibility & Release Form. Such document must be completed within seven (7) calendar days from the date of telephone notification, 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. Must be member in good standing and have not caused a loss to Ideal Credit Union. Odds of winning will depend on the number of eligible entries received for each monthly drawing. Entries are not carried over from month to month.

3. **PRIZES & VALUE:** One (1) \$1,000 prize winner will be selected at random each month. Winnings will be deposited into the primary member’s Ideal CU Share Savings account after winner’s Eligibility & Release Form is received. Total value of all prizes available to be won is \$12,000.

4. **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. Winnings are subject to 1099 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.

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