



\$1,000 Grand Prize Sweepstakes

Official Rules

RULES & REGULATIONS

¹Grand Prize of one (1) \$1000 deposit is open to new and existing members who are legal U.S. residents 18 years of age or older, unless prohibited by law. Offer valid 04/01/2025 – 05/31/2025. New credit union membership must be opened by 06/06/2025 to be eligible for the offer. One potential winner will be determined and announced from among all eligible entries received in one random drawing to be conducted by 07/21/2025. That winner will be notified by phone or email. \$1000 Grand Prize Payout will be deposited into the winners' HACU primary savings account within 30 days following the drawing (no later than 07/25/2025). Must be a current member in good standing to win grand prize.

Entry methods (one entry per method completed):

1. Opening a new HACU membership using promo code **WELCOME** and direct depositing at least \$50 into the primary savings account in the first 30 days of account opening.
2. Attend one of two live Financial Literacy Webinars on **Saving S.M.A.R.T** offered on April 16, 2025, at 1:00 p.m. CDT, or on May 15, 2025, at 1:00 p.m. CDT for an additional or alternative entry into the \$1000 giveaway. Attendance will be verified using the registration and attendee reports provided by the webinar platform, including Microsoft Teams.

A person seeking Credit Union membership must also meet at least one of the criteria found at <https://www.hacu.org/membership-benefits/am-i-eligible/>. No purchase necessary to enter or win. A purchase will not improve the persons chances of winning with an entry. All entries have an equal chance of winning. Odds of winning depend on the total number of entries received. HACU reserves the right to validate the winning entry. HACU decisions are final and binding on all matters relating to this offer. HACU, at its discretion, may terminate, modify, amend, or suspend this promotion in anyway, at any time, for any reason without prior notice. Participants agree to release, discharge, or hold harmless the sponsor, it's respect of parents, affiliates, subsidiaries, and others, engaged in the development and creation of this offer from any liability, claims, losses, and damages arising out of or relating to their participation in this offer, or the acceptance, use, misuse, or possessions of any prize received in this offer. HACU employees and immediate family members are not eligible to participate. Offer subject to change without notice. Terms and conditions may apply. Void where prohibited. Please contact a Member Service Representative for details.

Tax Reporting: Grand Prize Payout and Welcome Deposits may be subject to tax reporting, where required by law. The recipient is responsible for any federal, state, or local taxes on rewards and payouts. Please contact your tax advisor for proper reporting procedures. HACU may be required to report Grand Prize Payout and Welcome Deposits to tax reporting authorities.

Funds are insured up to \$500,000. Funds are federally insured up to \$250,000 by the National Credit Union Administration (NCUA). An additional \$250,000 is insured by Excess Share Insurance (ESI), a subsidiary of American Share Insurance, the nation's largest private deposit insurer for credit unions.



Effective: 04.01.2025