

OFFICIAL CONTEST RULES for HAFCU Virtual Treasure Hunt

Health Advantage Federal Credit Union 2021 Virtual Treasure Hunt

- 1. Eligibility:** Promotion Drawing is open to all eligible Health Advantage Credit Union members. Applicants are automatically entered when they correctly answer a trivia question and can only win once during the Virtual Treasure Hunt Promotion. Employees and volunteers of Health Advantage Federal Credit Union and their immediate families (spouse, and parents, children and siblings, and each of their spouses, regardless of where they live) and persons living in the household of each of these individuals, whether related or not, are ineligible. Void where prohibited or restricted by law. The drawing is subject to all applicable federal, state, and local laws and regulations.
- 2. To Enter:** The Promotion is from January 1, 2021 through January 31, 2021. An eligible applicant receives one [1] drawing entry when he/she submits the correct answer to the weekly trivia question. Only answers designated by Health Advantage Federal Credit Union as an eligible answer, are eligible for entry.
- 3. Drawing:** Five (5) random drawings will be held between 01/01/21 and 01/31/2021 from among all eligible entries received. The random drawings will be conducted under the direction of Health Advantage Federal Credit Union Management whose decisions are final and binding in all matters related to the Virtual Treasure Hunt Promotional Drawing.
- 4. Odds:** Between 01/01/2021 and 01/31/2021, the estimated odds of winning are 1:50; however, actual odds depend upon the total number of eligible entries received.
- 5. Prize:** Five (5) Prize Winners: Five Prize winners will receive a Winter themed Gift Basket (retail Value \$30-80). No substitution of prizes permitted except at the sole discretion of Health Advantage Federal Credit Union, who reserves the right to substitute a prize (or portion thereof) with one of comparable or greater value, at its sole discretion. Winner is responsible for the payment of all federal, state and local taxes on the prize and for any other expenses not specifically described above.
- 6. Winner Notification:** The potential winner will be notified by email or phone and will be required to sign a form that they have received the Prize. By entering the drawing, entrants agree that Health Advantage Federal Credit Union can use their name, photograph/likeness for advertising and promotional purposes for this and similar promotions in any and all forms of media, now known or hereafter devised (including and without limitation, the Internet) without additional compensation, except where prohibited by law. Upon request, winner agrees to consent to such in writing.

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