

## **Bill Payment Promotion Official Rules**

1. **How to play:** No purchase necessary. Void where prohibited. Contest begins August 6, 2018 and ends September 1, 2018. Each current member who signs up for bill pay, or is already enrolled in bill pay, and sends payment (includes Pay Anyone) to a minimum of one payee prior to September 1, 2018, will get one entry, per account number, (excludes business accounts) into a drawing for Prospera to “pay their bills” up to \$250. (Member will receive a check for \$250.) Each additional sent payment will qualify member for an additional entry. For alternate entry, send an individually postage paid 5”x7” white postcard with your name, address, phone number and email address to: Prospera Credit Union Pay My Bill, 4830 N. Ballard Rd., Appleton, WI 54913. Maximum one postcard per person. Your entry will be added to all other contestants’ entries.

Four drawings of \$250 will be held. Drawings will occur August 13, 20, 27 and September 3, 2018 at Prospera Credit Union Ballard Corporate Offices; 4830 N. Ballard Rd., Appleton WI 54913 at 9:00 a.m. Winners will be notified prior to the end of each drawing day. Presence is not required to win. A Prospera Representative will draw one name each week from all of the contestants who participated during the contest period in aggregate. Participants can only win one time; once a participant is deemed an unofficial winner (as defined in Section 4), their name will be eliminated from subsequent drawings.

2. **Eligibility:** Open only to legal residents of Wisconsin. All winners must be 18 years of age or older to participate. To claim your prize after notification from a Prospera Representative that you have been chosen you must present 2 pieces of ID at the office of Prospera Credit Union 4830 N. Ballard Rd., Appleton, WI 54913 from 8:30 a.m. to 5:00 p.m. One must be a legal Drivers License or other official type of ID issued by a government agency. This piece of ID must include a picture photo of yourself and your birth date. An alternative could be a Birth Certificate if you also have another acceptable form of ID that includes your picture. If you fail to produce proper identification, your prize will be forfeited. Employees and board members of Prospera Credit Union, subsidiary and affiliated companies, advertising and promotion agencies and anyone involved in this contest production, development, or handling and immediate family members of anyone so employed are not eligible. (Immediate family refers to a person’s parents, spouse, children, and siblings and will also include the parent’s spouse. Step children and adopted children and their spouses are included under the purview of immediate family.) If the aforementioned individuals are listed on the account as an owner, they are not eligible to win. Any prizes that are unclaimed by December 31, 2018 will revert to property of Prospera Credit Union.

3. **Prizes and Odds:** Odds of winning are dependent upon the number of entries. Drawing includes four \$250 winners. Winners will produce proper identification. Prizes do not include taxes and other expenses, or items not specifically described as part of the prize in these rules. Failure to accept the prize in accordance with the rules will result in prize forfeiture. Prizes are not transferable and cannot be substituted. No other substitution, assignment or transfer of prize permitted, except

by Prospera Credit Union, who reserves the right to substitute a prize with another prize of greater or comparable value. Prospera Credit Union will report all prize winnings to the appropriate state and federal agencies as required by applicable law. Any and all taxes and or fees associated with prize receipt, redemption and use are the sole responsibility of the winner.

4. **Winner Selection:** After a random drawing by Prospera Credit Union, the name(s) of the person(s) picked in the drawing of entries, who claims to be over 18 and a Wisconsin resident will be the “unofficial” winner. Prospera Credit Union will call the person and notify them that they have won a drawing for a \$250 prize. This person is not an “official” winner until proper ID is validated by Prospera Credit Union. Prizes cannot be substituted, converted to cash, assigned, or transferred by winners. Winner must pay taxes; if winner does not or is unable to pay taxes, then a random drawing for another individual will occur. The Credit Union reserves the right to substitute a prize of equal or greater value should the featured prize become unavailable for any reason.

5. **Conditions:** By entering and becoming a winner, participants agree to release, discharge and hold harmless Prospera Credit Union, subsidiary and affiliated companies, licensees and assigns, advertising and promotional agencies and prize suppliers and their respective officers, directors, employees, agents and representatives from all claims, injuries, liabilities and damages arising from or relating to his or her participation in the contest and/or acceptance, use or misuse of any prize. Prospera Credit Union is not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking, or by any of the equipment or programming associated with the drawing. By entering the contest, each participant grants permission to Prospera Credit Union, to photograph, use their likeness, voice, prize information and/or biographical information (city and state only) for publicity and promotional purposes without further compensation, unless prohibited by law. All federal, state and local laws and regulations apply. \$250 is considered income; a 1099 will be issued.

6. **Other:** If for any reason a prize is not claimed, or winner is disqualified, the prize will be forfeited. If for any reason the contest is not capable of running as planned, including tampering, unauthorized intervention, fraud, technical failure or other causes which corrupt or affect the administration, security, fairness, integrity or proper conduct of the contest, Prospera Credit Union reserve the right at its sole discretion, to modify, cancel, terminate, and/or suspend the contest and to disqualify any individual who tampers with the entry process, violates these official rules, or acts in a disruptive manner. By participating, entrants agree to be bound by these official rules and the decision of the sponsors and the judges, which shall be final in all respects. Any non-compliance with the rules or conditions will result in disqualification. All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and Prospera Credit Union in connection with the drawing, shall be governed by, and construed in accordance with, the substantive laws of the state of Wisconsin, USA, without regard to choice of law rules.

Prospera Credit Union | Membership eligibility requirement. | Federally insured by NCUA.

7. **Prize Winners List:** For a list of winners and/or sweepstakes rules, send a self-addressed stamped envelope to Prospera Credit Union Pay My Bill, 4830 N. Ballard Rd., Appleton, WI 54913.