

## Rules & Regulations

NO PURCHASE NECESSARY TO ENTER OR WIN. A purchase will not improve the chances of winning. The Pay It Forty (the Contest) runs from:

- **Quarter 1:** January 1, 2019 through March 31, 2019
- **Quarter 2:** April 1, 2019 through June 30, 2019
- **Quarter 3:** July 1, 2019 through September 30, 2019
- **Quarter 4:** October 1, 2019 through December 31, 2019

By participating in the Contest, each entrant unconditionally accepts and agrees to comply with and abide by these terms and rules ("Official Rules") and the decisions of HealthCare Associates Credit Union (HACU) which shall be final and binding in all respects. HACU is responsible for the overall administration of the Contest.

## TERMS

- A. Eligibility:** Contest is open to all members of HACU, 18 years of age and older as of January 1, 2019. Join the #PayIt40 contest with random acts of kindness using the hashtag #PayIt40 on social media and/or by achieving a Financial Bingo during the various contest periods. Employees of HACU and their immediate family members are not eligible to enroll or win.
- B. HOW TO ENTER:** Post your #PayIt40 story on social media (Facebook, twitter and/or Instagram) with the hashtag #PayIt40. You may also complete and turn in a Bingo card at one of our local branches or by emailing a picture of your completed Bingo card to PayIt40@hacu.org. Your #PayIt40 story can also be shared with branch staff if you do not use social media. Unlimited entries through posting your pay it forward acts on social media with #PayIt40 and a maximum of ten entries per quarter for financial bingo. To enter without completing a Bingo card or Paying it forward, send a self-addressed envelope to HACU 1151 E. Warrenville Road, Naperville, IL 60563, attention Marketing Department.
- C. THE PRIZE:** A gift card of \$500.
- D. WINNER SELECTION:** One winner will be selected in a random drawing from all eligible entries received throughout each #PayIt40 contest entry period. The random drawing will be conducted by HACU; all decisions are final. Odds of winning will depend on the number of eligible entries received (example 1/500 chance of winning if there are 500 entries). The winner will be notified within 14 business days of the random drawing. No substitution or transfer of the prize is permitted except by HACU.
- E. SPONSOR:** HealthCare Associates Credit Union, 1151 E. Warrenville Road, Naperville, IL 60563.