



2019 #PayIt40 Fab 40 Fridays Official Rules

Rules & Regulations

NO PURCHASE NECESSARY TO ENTER OR WIN. A purchase will not improve the chances of winning.

The #PayIt40 Fab 40 Fridays Contest (the Contest) runs:

- Weekly on Fridays, October 1st through 31st, 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 open to all members of HACU in good standing, 18 years of age and older as of January 1, 2019 who enters the #PayIt40 contest, by submitting a #PayIt40 testimonial, during the contest period. Employees of HACU and their immediate family members are not eligible to enroll or win.
- B. HOW TO ENTER:** Submit a #PayIt40 testimonial, during the contest period. You can submit a testimonial in person at an HACU branch, online using our HACU website or sending a self-addressed envelope to enter during one of the contest periods. Send a self-addressed envelope to HealthCare Associates Credit Union Attn: Pay It 40 1151 E. Warrenville Road, Naperville, IL 60563. Mail Entries must be post marked no later than October 31st, 2019.
- C. THE PRIZE:** Prize is a Cruise Certificate and to be determined by HACU, maximum value \$ 1,798. Terms and conditions apply, details will be provided to the selected winner.
- D. WINNER SELECTION:** Winners will be selected in a random drawing from all eligible entries received through each 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. HACU not responsible for lost, stolen, destroyed or expired Cruise Certificates.
- E. SPONSOR:** HealthCare Associates Credit Union, 1151 E. Warrenville Road, Naperville, IL 60563.