

ASSOCIATED HEALTHCARE CREDIT UNION
FINDOC CHALLENGE WEEKLY SWEEPSTAKES OFFICIAL RULES 2022

1. NO PURCHASE NECESSARY. No purchase or payment of any kind is necessary to enter or win this sweepstakes. A purchase or payment will not increase or improve chances of winning. All entries have an equal chance of winning.

2. ELIGIBILITY. The FinDoc Challenge Weekly Sweepstakes (the "Sweepstakes") is open to legal residents of the 50 United States and District Columbia (excluding Puerto Rico) who are 18 years of age or older as of the time of entry. Void where prohibited. Associated Healthcare Credit Union employees, officers, directors and supervisory committee members, and the immediate family members of such persons, are not eligible. Potential winner may be required to show proof of eligibility.

3. HOW TO ENTER. The Sweepstakes begins at 12:00 a.m. CST on April 10, 2022 and ends at 11:59 p.m. CST on April 30, 2022. There are three (3) calendar weeks; April 10 – April 16; April 17 – April 23; and, April 24 – April 30. One winner will be selected each calendar week (Sunday through Saturday) from all eligible entries received during that week (each calendar week shall be referred to as "Promotion Period"). Entries will be received only during each Promotion Period. There are two ways to enter the Sweepstakes: (1) Automatic Entry- Create a login and Complete a Course on our MoneyEDU page. A Course is defined as reading, interacting and watching videos as outlined on the MoneyEDU website page. Typically, Courses have between 5 to 7 topics. and (2) Enter by Mail Without Purchase or Payment- Hand print your name, street address, city, state, ZIP code, email address and daytime and evening telephone numbers (including area code) on a plain 3"x5" paper and mail it in a #10 envelope with sufficient postage affixed to: ASSOCIATED HEALTHCARE CREDIT UNION FINDOC CHALLENGE WEEKLY SWEEPSTAKES, 360 Sherman St., B-10, St. Paul, MN 55102. Only one entry per envelope. No photocopied, computer-generated facsimiles, mechanically reproduced or mass entries permitted. Mail entries must be received by the last day of each Promotion. Entries become the property of Associated Healthcare Credit Union and will not be returned or acknowledged. Incomplete entries or entries not complying with these Official Rules are subject to disqualification at Associated Healthcare Credit Union's sole discretion. Proof of mailing does not constitute proof of delivery. You may enter once per promotion period. If you entered by completing a Course, you cannot Enter by Mail. Completing multiple courses during a single Promotion Period does not give you multiple entries for that Promotion Period. You will only be entered once per Promotion Period regardless of the number of courses completed during the same Promotion Period.

4. PRIZE. For each Promotion Period there will be one (1) \$50.00 weekly prize winner ("Winner") randomly selected from all Eligible Entries received each Promotion Period. Total retail value of each prize is \$50.00. Each \$50.00 will be awarded in the form a deposit to one (1) of the winner's AHCU deposit accounts or a \$50.00 Visa Gift Card sent to them via U.S. postal service. Winner will be contacted on the Monday, following the end of each Promotion Period. No transfers or substitution of the Prize is permitted except at the sole discretion of Sponsor. Winner will be solely responsible for all federal, state and/or local taxes, and for any other fees or costs associated with the prize received. The value of any prize awarded to Winner may be reported for tax purposes as required by law. Winner may be required to provide a completed IRS Form W-9. An IRS Form 1099 may be issued in the name of the Winner for the actual value of the prize received.

5. BONUS PRIZE: If a participant completes one (1) course each of the three (3) Promotion Periods, they will be entered into a Bonus Prize drawing. There will be one (1) winner of the Bonus Prize. Total retail value of Bonus Prize is \$100. The Bonus Prize drawing will be on May 1, 2022. The \$100 Bonus Prize will be awarded in the form a deposit to one (1) of the winner's AHCU deposit accounts or a \$100.00 Visa Gift Card sent to them via U.S. postal service. No transfers or substitution of the Bonus Prize is permitted except at the sole discretion of Sponsor. Winner will be solely responsible for all federal, state and/or local taxes, and for any other fees or costs associated with the prize received. The value of any prize awarded to Winner may be reported for tax purposes as required by law. Winner may be required to provide a completed IRS Form W-9. An IRS Form 1099 may be issued in the name of the Winner for the actual value of the prize received.

5. ODDS. The odds of winning each Prize depend upon the total number of eligible entries received during each Promotion Period. The odds of winning the Bonus Prize depend upon the total number of participants who qualified by completing one course during each of the three (3) Promotion Periods.

6. PUBLICITY. Except where prohibited by law, entry in the Sweepstakes constitutes winner's consent to Sponsor's use of winner's name, hometown and photograph/likeness for advertising and promotional purposes in any manner of media (including, without limitation, online and in print) in perpetuity and without further payment, consideration, notice, review or consent.

7. NO LIABILITY. By entering, Winner agrees to comply with these Official Rules, as stated and agrees to release, discharge, indemnify, defend and hold harmless Associated Healthcare Credit Union and each of its respective officers, directors, employees, representatives and agents from and against any claims made by winners, entrants, or any other third parties, related in any way to the operation of the Sweepstakes as well as any other claims, damages or liability, injuries, damages or losses to any person (including death) or property of any kind resulting in whole or in part, directly or indirectly, from acceptance, possession, misuse or use of any prize or participation in any Sweepstakes related activity or participation in the Sweepstakes.

8. SPONSOR. The Sponsor of the Sweepstakes is Associated Healthcare Credit Union and the address at which the Sponsor may be contacted is 360 Sherman St., B-10, St. Paul, MN 55102.