

FORUM Credit Union
Weekly 5 Club
2012 OFFICIAL RULES

- 1) **Account Sponsor:** FORUM Credit Union
- 2) **Eligible Participants:** Current or Potential Members of FORUM Credit Union who are 18 years of age or older; and who are U.S. Citizens or non-U.S. Citizens who pay U.S. taxes. See eligibility exceptions in paragraph 5 below.
- 3) **To Enter:** Eligible Participants who open a Weekly 5 Club account and make the required deposits into the account are entered into various random drawings. To be entered into the weekly drawing, a minimum of \$5 must be deposited that week. Monthly drawings require a \$25 balance and a minimum deposit of \$5 that month. Quarterly drawings require a minimum deposit of \$5 that quarter and are based on four account balance levels. One prize will be awarded to the balance level of less than \$99, one prize for the balance level of \$100 - \$249, one prize for the balance level of \$250 - \$499, and one prize for the balance level of \$500 and above. Annual drawings require a minimum deposit of \$5 that calendar year and are based on four account balance levels. One prize will be awarded to the balance level of less than \$499, one prize for the balance level of \$500 - \$749, one prize for the balance level of \$750 - \$999, and one prize for the balance level of \$1000 and above. For quarterly and annual drawings, participants are only eligible for one prize per quarter and one prize per year dependent upon the balance level they fall into. Must have \$250 in Weekly 5 Club account to open an additional account. Limit of five Weekly 5 Club accounts. See paragraph 10 below for an available "no deposit necessary" exception to the foregoing rates.
- 4) **Drawing:** FORUM Credit Union will conduct random drawings to select winning numbers. Weekly winning numbers will be selected on Mondays unless it falls on a holiday, then it will take place the next business day. Monthly, quarterly, and annual winning numbers will be selected on the 1st calendar day of the month, quarter, and year or the first business day thereafter. Odds of winning are based upon number of entries. The credit union reserves the right to end the weekly five club drawings at any time without notice or to make adjustments to the timing and amount of prizes at any time without notice.
- 5) **Eligibility Exceptions and General Terms:** FORUM employees are eligible to win prizes; however, if an employee is selected as a winner, another random drawing will be held in order to also select a non-employee. Any member who has now or in the past defaulted under a FORUM Credit Union agreement or otherwise caused a loss to the credit union is ineligible. FORUM Credit Union organization and business accounts are ineligible. Account void where prohibited or restricted by law. Federal, state, and local taxes are the sole responsibility of the prize winner. Account is subject to all applicable federal, state (Indiana), and local laws and regulations. No substitutions or transfers of prize permitted except at sole discretion of FORUM Credit Union. By participating, entrants agree to these official rules and accept decisions by FORUM Credit Union as final. Entrants also agree to the use of their respective names and photographs in any FORUM Credit Union publication or website if chosen as a prize winner.
- 6) **To Claim Prizes:** Winning numbers will be posted on FORUM's website (www.forumcu.com) and on a phone hotline (317.558.6095). The participant with the winning number can claim their prize via online, in branch, or by phone. If the winner does not claim his/her weekly prize by Friday at 12:00 p.m. Eastern Standard Time or does not claim his/her monthly, quarterly, or annual prize by 12:00 p.m. Eastern Standard Time on the 10th calendar day of the month or the first business day thereafter, then the prize will rollover to the next appropriate time period drawing. A prize winner may not transfer his/her prize to any other party prior to acceptance.
- 7) **Limitation of Liability:** FORUM Credit Union does not in any way endorse, warrant, or assume liability for the prizes offered for this account. FORUM Credit Union is not responsible for printing or typographical errors in any account related materials; or applications/forms processed late, incorrectly, or lost due to computer, electronic malfunction, or human error. FORUM Credit Union reserves the right to cancel or modify the account if fraud or technical failures compromise the integrity of the account as determined by FORUM Credit Union in its sole discretion. By participating, entrants agree to release, discharge, indemnify, and hold FORUM Credit Union and its affiliates, and each of their respective officers, directors, employees, representatives, and agents harmless from and against any claims made by winners, entrants, the creditors of winners and entrants, or any other third parties, related in any way to the operation of this account, including, without limitation, as a result of entrant's or winner's late payment of, or failure to pay, any of his/her debts, as well as any other claims, damages, or liability due to any 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 account-related activity or participation in this account.
- 8) **Prize Disclosure:** FORUM Credit Union will award 1 prize per week, 1 prize per month, 4 prizes per quarter, and 4 prizes per calendar year. Weekly prizes will have a \$10 value; monthly prizes will have a \$50 value; quarterly prizes

will be valued at \$25, \$50, \$100, and \$250 based on the respective account balances listed in paragraph 3; annual prizes will be valued at \$100, \$250, \$500, and \$2,500 based on the respective account balances listed in paragraph 3. Weekly, monthly, and quarterly prizes rollover if they go unclaimed. The winner reserves the right to take the cash option for monthly, quarterly, and annual prizes. FORUM Credit Union is not responsible for potential damage, loss, misdirection, or theft that may occur as a result of shipment of prize. Please allow 4-8 weeks for delivery or deposit of funds from the date the prize was claimed. FORUM Credit Union also does not make any implied or express warranties for the function of the prize. FORUM Credit Union reserves the right to substitute a prize of equal or greater value if a prize cannot be awarded as described for any reason.

- 9) **Winner Listing:** The winners' names will be printed without compensation in FORUM Credit Union's newsletter and may also be posted online on our website.

- 10) **"No Deposit Necessary" Exception to Enter:** Persons meeting the general eligibility requirements in paragraph 2 above may enter the weekly, monthly, quarterly, and annual drawings without making any qualifying deposits under paragraph 3 above. To enter, send a note with your name, address, and phone number to ATTN: Weekly Five Club Drawing at P.O. Box 50738, Indianapolis, IN 46250 or fill out an entry form at any branch location. Entries will be entered into the next prize drawing period after FORUM is in receipt of the note or entry form. New entries will be required to be submitted for each drawing and do not carry over. Persons qualifying under this paragraph are eligible to submit only one entry per drawing; and, in the case of the quarterly and annual drawings, such persons will be eligible only for the lowest of the four tiers of the respective monetary awards.