

# Ideal CU HomeAdvantage iPad® Giveaway

## OFFICIAL RULES

**ELIGIBILITY:** Ideal CU is giving away an Apple iPad® to three lucky winners who are signed up for Ideal Credit Union's free HomeAdvantage® Program beginning March 1, 2019 through May 30, 2019. This HomeAdvantage iPad® Giveaway is open to members of Ideal Credit Union ("Sponsor") and persons eligible for Ideal CU membership. Must be a legal resident 18 years of age or older as of date of entry. No purchase necessary to enter or win. Purchase will not improve chance of winning. Limit one (1) entry per person for the entire Promotion Period. Offer excludes Ideal Credit Union employees and accounts on which an employee is joint, Board of Directors and Supervisory Committee members of Ideal CU. All federal, state and local laws and regulations apply. Void where prohibited by law.

**RANDOM DRAWINGS:** Three (3) random drawings from all eligible participants who are signed up for Ideal Credit Union's HomeAdvantage® Program will take place on the following dates: April 1, 2019, May 1, 2019 and June 1, 2019. Potential winners will be notified by phone or email. Valid email address is required. Ideal CU members will be required to complete an Eligibility & Release Form. Such document must be completed within seven (7) calendar days from the date of telephone notification, as determined by Ideal CU. Noncompliance within these time periods will result in disqualification by Ideal CU and an alternate winner will be selected, time permitting. **Must be member in good standing and have not caused a loss to Ideal Credit Union.** Odds of winning will depend on the number of eligible entries received.

**PRIZES & VALUE:** One (1) Apple iPad® prize winner will be selected at random each month for a total of three (3) iPads during the promotion period. Average retail value of iPad® prize is \$329.

**GENERAL RULES:** No substitution, assignment, or transfer of prize by winners permitted. Winners will be responsible for all federal, state and local income taxes and may be required to certify their Taxpayer Identification Number on IRS Form W-9 if requested. Winnings are subject to 1099 reporting. By accepting prize, winners agree to hold the Ideal CU and the respective directors, officers, employees, volunteers, agents, advisers, and assigns of all of the foregoing parties harmless against any and all claims and liability arising out of winning, receipt of, or use of a prize. Winners assume all liability for any injury or damage caused, or claimed to be caused, by participation in this promotion or use or redemption of any prize. Acceptance of prize constitutes permission to the Sponsor to use winner's name, photograph and/or likeness for purposes of advertising, promotion, or trade without further compensation, unless prohibited by law. By participating in this promotion, entrants agree to be bound by these Official Rules and the decisions of Ideal CU, which are final. In the event there is a discrepancy or inconsistency in any promotional material, the Official Rules shall prevail, govern and control. All material submitted becomes the sole property of Sponsor and will not be returned. Sponsor is not responsible for any typographical or other error in the printing of the offer, administration of the drawing, or in the announcement of the prizes. In no event will more than the stated number of prizes be awarded. Claims may not be resolved through any form of class action. Ideal CU is not responsible for any technical problems, delays in processing transactions, non-receipt of a transaction, computer, electronic malfunction, human error, malfunctions of telephone lines, computer systems, servers, providers, hardware, software, lost or unavailable network connections or failed, incomplete, garbled or delayed computer transmission or any combination thereof. Entries that are suspected of being fraudulent (e.g., those using robotic, automatic, programmed or similar methods of participation) will be disqualified, based on determinations made solely by Sponsor. Sponsor reserves the right to prohibit the participation of an individual if fraud, abuse, or tampering is suspected, if winner verification documents are obtained or submitted illegitimately or if an entrant fails to comply with any requirement of participation as stated herein or

with any provision in these Official Rules. Sponsor reserves the right to cancel, suspend, modify any method of entry if fraud, abuse, misconduct or technical failures inherent to that method of entry destroy the integrity of the program; or if a computer virus, bug or other technical problem corrupts the administration, security or proper administration of the program as determined by Sponsor in their sole discretion. In the event of termination of any method of entry, all remaining drawings will be conducted from among all eligible entries received from such method of entry prior to termination (of such method of entry) and all remaining entries received from non-terminated methods of entry. Proof of submitting entry will not be deemed proof of receipt by Sponsor.

**SPONSOR:** Ideal Credit Union, 8499 Tamarack Road, Woodbury MN 55125.

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