

Official Rules

- 1. Sweepstakes Administration** This sweepstakes is being administered and operated by iQ Credit Union.
 - 2. Sweepstakes Period** Spend to Win Sweepstakes period runs from 12:00 AM on October 1, 2018 until 11:59 PM on December 15, 2018. The winners will be selected no later than two (2) business days following the eligible drawing date(s) and will be notified by telephone or email only. If there is no response to the telephone call or email within 48 hours of notification, another winner will be drawn.
 - 3. Eligibility** To be eligible for the Sweepstakes you must be a natural born person, lawful permanent resident of the United States, 18 years of age or older. Employees of iQ Credit Union, Board Members and their immediate family members are not eligible to participate. Business account members are not eligible to participate. The iQ Credit Union Spend to Win Sweepstakes is available to new and existing iQ Credit Union members. All new membership accounts are subject to iQ Credit Union's normal approval process. A minimum opening balance of \$5 is required for a Savings Account. This credit union is federally insured by National Credit Union Administration.
 - 4.** Each time an iQ Credit Union member makes a minimum \$25 purchase using their iQ Credit Union Visa Credit Card, they will be entered into the drawing. One entry per purchase. Drawings will be held no later than two (2) business days following the eligible drawing periods:
 - purchases between 10/1/2018 – 10/15/2018 will be eligible for drawing #1
 - purchases between 10/16/2018 – 10/30/2018 will be eligible for drawing #2
 - purchases between 11/1/2018 – 11/15/2018 will be eligible for drawing #3
 - purchases between 11/16/2018 – 11/30/2018 will be eligible for drawing #4
 - purchases between 12/1/2018 – 12/15/2018 will be eligible for drawing #5The winning entry for each drawing will receive \$500 deposited into their checking or savings account.
- Alternative Mail-in method of entry** If you desire to enter the sweepstakes other than making purchases with your iQ Credit Union Visa Credit Card, hand print your name, address, day and evening phone numbers, email address, and date of birth on a 3" x 5" index card and mail it in an envelope with proper postage to "Spend to Win Sweepstakes" c/o Marketing Department, PO Box 1739, Vancouver, WA 98688. You will receive one (1) entry into the sweepstakes. Limit: One (1) entry per envelope and a total of one envelope during the entire sweepstakes period. All mail-in entries must be handwritten and must be postmarked by December 10, 2018. All entries become the exclusive property of iQ Credit Union and will not be acknowledged or returned. Proof of sending or submission will not be deemed to be proof of receipt by iQ. iQ is not responsible for lost, late, incomplete, invalid, unintelligible, illegible, misdirected or postage-due entries, which will be disqualified.
- 6. Prizes** A total of five (5) prize winners will be selected by random drawing. Five (5) separate drawings with the winning entry will be held within 2 business days of the end of the drawing period. The prize winners will be randomly selected from all eligible entries. iQ Credit Union reserves the right to disqualify any account if circumstances where iQ Credit Union reasonably believes that entries were not sent to iQ Credit Union in good faith. Odds of winning are dependent on the number of entries received.
 - 7. General Conditions** iQ Credit Union will select the prize winners. The value of the Spend to Win Sweepstakes prize will be reported to the IRS. The recipient is responsible for any federal, state, or local taxes on this bonus item. Void where restricted or prohibited. Prizes are non-transferable, non-assignable and non-exchangeable.
 - 8. Consent to Publicity and Release** Except where prohibited, participation in the Sweepstakes constitutes each winner's consent to iQ Credit Union and its agents' use of winner's name, likeness, photograph, voice, opinions and/or hometown and state for promotional purposes in any media, worldwide, without further payment or consideration.
 - 9. Miscellaneous** By participating in the sweepstakes, you agree to comply with all of the terms and conditions mentioned herein. Noncompliance with any entry procedure will result in disqualification. Furthermore, any attempt by any entrant to obtain more than the stated maximum number of entries by using multiple/different addresses, identities, or any other methods will void that entrant's entries and that entrant may be disqualified. Use of any automated system to participate is prohibited and will result in disqualification. Each potential winner may be required to show proof of being an authorized account holder. This Sweepstakes is void where prohibited. If the Sweepstakes is terminated prior to the Sweepstakes period, notice will be posted on the iQ website or via other media used to promote the Sweepstakes. No purchase necessary. Inquiries can be mailed to iQ Credit Union PO Box 1739, Vancouver, WA 98688.