

A+ FEDERAL CREDIT UNION BALANCE QUARTERLY DRAWING RULES AND PRIVACY AGREEMENT

Giveaway Sponsor: A+ Federal Credit Union (A+FCU)
PO Box 14867, Austin, Texas 78761
512.302.6800
marketing@aplusfcu.org

Prizes: Four (4) Quarterly Drawings of Two (2) \$250 Visa® Gift Card (\$250 value).

Eligibility: Entrants must be 18 years or older on drawing entry start date, 01/01/2021 to enter/win. Entrants must have a US SSN/ITIN to enter/win. A+FCU employees, employee household members, and Board Members are not eligible. No purchase required.

How to Enter: To be automatically entered into a Quarterly Drawing, entrant must complete at least one (1) BalanceTrack module with a passing grade of 70 and above within the Quarterly Drawing Entry Period. BalanceTrack modules are located at aplusfcu.balancepro.org. Entrant may submit a maximum of three passing module entries per month. Persons may also enter by mailing a 3"x5" index card to PO Box 14867, Austin, Texas 78761 c/o Marketing Department and must include the entrant's full name, email address and phone number. For mailing method only: one entry per person allowed. Winner is responsible for any taxes. All entries must be received within the Quarterly Drawing Entry Period in order to be included in the drawing.

Drawing Entry Period: The first Quarterly Drawing Entry Period begins on 01/01/2021 at 12:00am Central Standard Time (CST) and ends on 03/31/2021 at 11:59pm ("Drawing Entry Period"). Entries that are submitted before or after the Drawing Entry Period will not be accepted. The first quarterly drawing will be held on 04/05/2021 at 12:00pm CST at A+FCU Main branch located at 6420 E US Hwy 290 SVRD Austin, TX 78623. The second Quarterly Drawing Entry Period begins on 04/01/2021 at 12:00am Central Standard Time (CST) and ends on 06/30/2021 at 11:59pm ("Drawing Entry Period"). Entries that are submitted before or after the Drawing Entry Period will not be accepted. The second quarterly drawing will be held on 07/06/2021 at 12:00pm CST at A+FCU Main branch located at 6420 E US Hwy 290 SVRD Austin, TX 78623. The third Quarterly Drawing Entry Period begins on 07/01/2021 at 12:00am Central Standard Time (CST) and ends on 09/30/2021 at 11:59pm ("Drawing Entry Period"). Entries that are submitted before or after the Drawing Entry Period will not be accepted. The third quarterly drawing will be held on 10/05/2021 at 12:00pm CST at A+FCU Main branch located at 6420 E US Hwy 290 SVRD Austin, TX 78623. The fourth Quarterly Drawing Entry Period begins on 10/01/2021 at 12:00am Central Standard Time (CST) and ends on 12/31/2021 at 11:59pm ("Drawing Entry Period"). Entries that are submitted before or after the Drawing Entry Period will not be accepted. The fourth quarterly drawing will be held on 01/05/2022 at 12:00pm CST at A+FCU Main branch located at 6420 E US Hwy 290 SVRD Austin, TX 78623

Conditions of Participation: Participation in the drawing constitutes entrant's full and unconditional agreement to and acceptance of these Official Rules and the decisions of A+FCU, which are final and binding. Winning a prize is contingent upon being compliant with these Official Rules and fulfilling all other requirements set forth herein. The drawing is subject to all applicable federal, state and local laws. Offer void where prohibited by law. By participating, entrants agree to be bound by these Official Rules, as interpreted by A+FCU in its sole discretion. A+FCU is not responsible for lost, late, misdirected, undeliverable or incomplete entries, whether due to system errors or failures, faulty transmissions or other telecommunications malfunctions, entries not received resulting from any hardware or software failures of any kind, lost or unavailable network connections, failed, incomplete or garbled computer or telephone transmission, typographical or system errors and failures, faulty transmissions, technical malfunctions or otherwise.

Winner Drawing: Winners will be randomly drawn from all eligible entries received during the drawing period. The first quarterly prize drawing will be conducted by A+FCU on 04/05/2021 at 12:00pm CST at A+FCU Main branch located at 6420 E US Hwy 290 SVRD Austin, TX 78723. The second quarterly prize drawing will be conducted by A+FCU on 07/06/2021 at 12:00pm CST at A+FCU Main branch located at 6420 E US Hwy 290 SVRD Austin, TX 78723. The third quarterly prize drawing will be conducted by A+FCU on 10/05/2021 at 12:00pm CST at A+FCU Main branch located at 6420 E US Hwy 290 SVRD Austin, TX 78723. The fourth quarterly prize drawing will be conducted by A+FCU on 01/05/2022 at 12:00pm CST at A+FCU Main branch located at 6420 E US Hwy 290 SVRD Austin, TX 78723. All decisions are final. Odds of winning determined by number of entries received during the Drawing Entry Period. For a list of winners, email marketing@aplusfcu.org.

To Claim Prize: The winners of the drawing will be notified via email or by phone within seven (7) business days of the drawing. In order to coordinate delivery of the prize, the winners will be required to respond to a notification email or phone call at 515.302.6800 or 1.800.252.8148. Need not be present to win. If the winner does not contact A+FCU within three (3) business days of the notification, the entry will be disqualified and an alternate winner will be chosen.

Release and Limitations of Liability: Entrants agree to release, discharge, indemnify and hold harmless A+FCU, and each of its officers, directors, employees, members, representatives, and agents from and against all claims and causes of action arising from or relating to, either directly or indirectly, and either wholly or in part, participation in this Drawing or the receipt or use of any prize. Except where otherwise prohibited by law, entrant grants (and agrees to confirm that grant in writing) permission to A+FCU and those acting under A+FCU's authority the right to the use of his/her name, photograph, likeness, voice, video recording, image and biographical information and statements for advertising, trade, publicity and promotional purposes without additional compensation, in all media now known or hereafter discovered, worldwide and on the internet, without notice, review or approval.

Marketing and Privacy Agreement: By submitting an entry in this drawing, the entrants grant A+FCU permission to email or call with information regarding A+FCU products, services, promotions, special offers and events. Entrants may opt out of email and phone contact at any time. To opt-out of emails, send an e-mail to marketing@aplusfcu.org or click the "unsubscribe" at the bottom of any future email communication. A+FCU will not share entrant's phone number or email address with any other parties for any purpose.