

Contest Rules

Know Your Member Sweepstakes

From 12:01 am on September 1, 2023, to 11:59 pm on November 30, 2023

Healthcare & Municipal Employees' Credit Union (HMECU)

1. HOW TO ENTER

No purchase required. Each complete Know Your Member application that is submitted on <https://online.hmecu.com/Forms/NewMember/> generates an entry to the contest. Each member may only submit one Know Your Member application. A form which is incomplete in any way will not generate an entry.

2. ELIGIBILITY

The contest is open to current members of the credit union who complete their Know Your Member application form during the contest period. Employees and directors may not enter the contest, but their family members may.

3. DURATION

The contest starts on September 1, 2023 at 12:01 AM to November 30, 2023 at 11:59PM

4. PRIZES

HMECU will conduct random monthly draws from among each month's valid entries to award a \$100 prepaid Mastercard gift card. HMECU will conduct a random draw from among all valid entries throughout the contest period, including the winners of the monthly prizes, to award the grand prize of a \$1,500 Prepaid Mastercard Gift Card. A month is defined as the first calendar day of the month up to and including the last calendar day of the month. For example, September 1st up to and including September 30th.

5. CONDITIONS

All entries must comply with the contest rules and guidelines.

6. PROCEDURE FOR AWARDING PRIZES

HMECU will conduct the draw for the monthly \$100 prepaid Mastercard prize within 5 business days of each month end, from among all eligible and valid entries received in the previous month. For example, the September draw winner will be picked no later than Friday October 6th.

The first member selected to correctly answer the mandatory mathematical skill-testing question shall be awarded that monthly prize, subject to meeting all conditions described in the rules.

HMECU will conduct the Grand Prize draw within the first five (5 business days of December 2023 from among all eligible entries received throughout the contest period, including the winners of the monthly prizes. The first member selected to correctly answer the mandatory mathematical skill-testing question shall be awarded the Grand Prize, subject to meeting all conditions described in the rules.

HMECU will contact potential winners using the updated contact information the member provided in his or her Know Your Member application. HMECU will contact the potential winner by email during the week following the draw. Potential winners must respond within 14 calendar days after the date they are initially contacted. If HMECU does not make contact with the potential winner within 14 calendar days following the first attempt of contact, or if the potential winner incorrectly answers the mathematical skill-testing questions or declines the prize, the potential winner forfeits his or her right to the prize, and HMECU will select another winner.

7. SKILL TESTING QUESTION

To claim the prize, winners must correctly answer, unaided, a time-limited, mathematical skill testing question.

8. DESCRIPTION OF PRIZE(S)

The monthly winner for September, October and November will receive:

- \$100 Prepaid Mastercard Gift Card (retail value \$100.00). For greater clarity, there will be 3 gift cards awarded, one for each month of September, October, and November.

The Know Your Member Sweepstakes winner will receive:

- \$1,500 Prepaid Mastercard Gift Card (retail value \$1,500.00). For greater clarity, only one prize will be awarded.
- Prizes must be accepted as awarded, without substitution.

9. MARKETING CONSENT

By participating in the contest, entrants consent to the use of their contact information for future marketing activities. Participants can choose to opt out of marketing any time by contacting HMECU at info@hmecu.com. By accepting his or her prize, each winner consents to HMECU's use of his or her name and photograph in HMECU's marketing and promotion.