

Know Your Member Contest Rules

Know Your Member Campaign Sweepstakes
From 12:01 am on September 18, 2025, to 11:59 pm on December 18, 2025
Healthcare & Municipal Employees' Credit Union (HMECU)
September 18 – December 18

Contest Overview

The Know Your Member Campaign Sweepstakes is organized by Healthcare & Municipal Employees' Credit Union (HMECU). The contest runs from 12:01 a.m. on September 18, 2025, to 11:59 p.m. on December 18, 2025.

How to Enter

No purchase required. Members may enter the contest in the following ways:

1. Know Your Member (KYM) Form

- Each completed KYM form submitted during the contest period earns one entry into:
 - The monthly prize draw for a \$50 prepaid Mastercard gift card (every 30 days from September 18, 2025).
 - The grand prize draw for a \$1,000 prepaid Mastercard gift card.
- Limit: One (1) KYM form entry per member during the contest period.

2. Member Spotlight Form

- Each completed Spotlight form submitted during the contest period earns one entry into the monthly prize draw for a \$25 gift card (every 30 days from September 18, 2025).
- Limit: One (1) Spotlight form entry per member during the contest period.

Note: Each valid entry counts as one chance to win the applicable prize. Incomplete, fraudulent, or late entries will not be accepted.

Eligibility

- Open to current members of HMECU who complete either the KYM form or the Spotlight form during the contest period.
- Entrants must be 18 years of age or older and residents of Ontario.
- Employees and directors of HMECU are not eligible to enter. Immediate family members of employees and directors may enter.

Contest Duration

The contest begins on September 18, 2025, at 12:01 a.m. and ends on December 18, 2025, at 11:59 p.m.

Prizes

Monthly Prizes

- KYM Form: One (1) \$50 prepaid Mastercard gift card every 30 days from September 18, 2025.
- Spotlight Form: One (1) \$25 gift card every 30 days from September 18, 2025.

Grand Prize

- KYM Form: One (1) \$1,000 prepaid Mastercard gift card, drawn from all eligible KYM entries received during the contest period.

How the Draws Are Conducted

- Monthly Draws: HMECU will conduct each monthly draw for the prizes within five (5) business days of the end of each 30-day period, from among all eligible and valid entries received in the previous 30 days. For example, the first draw (September 18 – October 17) will be held no later than October 24, 2025.
- Grand Prize Draw: HMECU will conduct the Grand Prize draw within the first five (5) business days after December 18, 2025, from among all eligible entries received throughout the contest period (including monthly prize winners).
- Winner Selection: The first member selected who correctly answers the mandatory mathematical skill-testing question shall be awarded the prize, subject to meeting all contest conditions.
- Notification: HMECU will contact potential winners by email using the information provided on their entry form during the week following each draw. Potential winners must respond within 14 calendar days. If HMECU does not make contact within that period, or if the potential winner incorrectly answers the skill-testing question or declines the prize, the prize will be forfeited and another winner will be selected.

Skill-Testing Question

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

Other Recognition

- Selected entries may be featured on HMECU's website, in newsletters, or on social media as part of the Member Spotlight Campaign.

Conditions

- All entries must comply with these contest rules.
- Entry Limits: One Spotlight form entry per member during the contest period. KYM form submissions are unlimited.
- Fraudulent Entries: Fraudulent entries include, but are not limited to, providing false or misleading information, duplicate submissions under different names, or entries generated by automated systems or bots. Such entries will be disqualified.
- Prizes must be accepted as awarded, are non-transferable, and have no cash value.

- HMECU reserves the right to substitute a prize of equal or greater value if the stated prize becomes unavailable.

Marketing Consent

By participating in the contest, entrants consent to the use of their name, story, and submitted photo (if provided) for HMECU newsletters, social media, and other promotional activities.

Participants may opt out of marketing use at any time by contacting info@hmecu.com. By accepting a prize, winners consent to HMECU's use of their name, story, and photograph for promotional purposes.