



1) **Contest Sponsor:** Solidarity Community Federal Credit Union

2) **Eligible Participants:** Current or Potential Members of Solidarity Community Federal Credit Union who are 18 years of age or older; and who are U.S. Citizens or non-U.S. Citizens who pay U.S. taxes. See eligibility exceptions in paragraph 5 below.

3) **To Enter:** The contest begins 12:00 a.m. on November 27, 2020 and ends on November 30, at midnight. Eligible participants are automatically entered into the random drawings by using their Solidarity Debit Card a minimum of 10 times for purchases. After the first 10 Solidarity Debit Card transactions on your account, you are automatically entered to win cash back for one of your purchases. Purchase must post to the account by December 1, 2020 to qualify. \$100 maximum pay-back per person with a minimum of five transactions selected. ATM transactions are not eligible. See paragraph 10 below for an available "no purchase necessary" exception to the foregoing rules.

4) **Drawing:** Solidarity Community Federal Credit Union will conduct a random drawing to select contest winners on or about December 3, 2020 from all eligible entries received between November 27, 2020 and December 1, 2020. Odds of winning are based upon number of entries.

5) **Eligibility Exceptions and General Terms:** Employees and volunteer officials of Solidarity Community Federal Credit Union and its affiliates, their immediate families (spouse, parents, children, siblings, and their spouses), and individuals living in the same household of each of the above are ineligible. Additionally, any member who has now or in the past defaulted under a Solidarity Community Federal Credit Union agreement or otherwise caused a loss to the credit union is also ineligible. Solidarity Community Federal Credit Union organization and business accounts are ineligible. Contest void where prohibited or restricted by law. Federal, state, and local taxes are the sole responsibility of the prize winner. Contest is subject to all applicable federal, state (Indiana), and local laws and regulations. No substitutions or transfers of prize permitted except at sole discretion of Solidarity Community Federal Credit Union. By participating, entrants agree to these official rules and accept decisions by Solidarity Community Federal Credit Union as final. Entrants also agree to the use of their name and photograph in any Solidarity Community Federal Credit Union publication or website if chosen as a prize winner.

6) **To Claim Prizes:** The potential winners will be notified by telephone and/or email. If a potential winner cannot be reached within seven (7) days from the first notification attempt, then such person shall be disqualified, and an alternate winner may or may not be selected. The prize winner may not transfer their prize to any other party prior to acceptance.

7) **Limitation of Liability:** Solidarity Community Federal Credit Union is not responsible for printing or typographical errors in any contest related materials; or applications/forms processed late, incorrectly, or lost due to computer, electronic malfunction, or human error. Solidarity Community Federal Credit Union reserves the right to cancel or modify the contest if fraud or technical failures compromise the integrity of the contest as determined by Solidarity Community Federal Credit Union in its sole discretion. By participating, entrants agree to release, discharge, indemnify, and hold Solidarity Community Federal Credit Union and its affiliates, and each of their respective officers, directors, employees, representatives, and agents harmless from and against any claims made by winners, entrants, the creditors of winners and entrants, or any other third parties, related in any way to the operation of this contest, including, without limitation, as a result of entrant's or winner's late payment of, or failure to pay, any of his/her debts, as well as any other claims, damages, or liability due to any injuries, damages, or losses to any person (including death) or property of any kind resulting in whole or in part, directly or indirectly, from acceptance, possession, misuse, or use of any prize or participation in any contest---related activity or participation in this contest.