



International Credit Union Giveaway Rules

PRIZES:

One (1) winner will be randomly selected from all eligible entries for each prize. Prizes are listed below:

- \$100 gift card for EmpowerMe Facebook Group New Members
- \$100 gift card for EmpowerMe Financial Group Program New Members

ODDS OF WINNING:

Odds of winning are based on the number of entries.

ELIGIBILITY:

Entrants must be 18 years or older to participate. By submitting an entry, the member agrees that they are entering the International Credit Union Giveaway contest, agreeing to the complete Official Rules of the contest, and granting Astera Credit Union the right to identify members as winners.

ENTRIES:

To enter, member must sign up for the Astera CU EmpowerMe Financial Group on Facebook during the month of October.

To enter, member must sign up and meet requirements of the EmpowerMe Financial Group Program during the month of October. You must be assigned a Financial Education coach, and remain in the program for at least 3 months, meeting all the expected requirements.

WINNERS:

Winners will be selected by December 31, 2021. Winners will be selected by random drawing.

COLLECTION OF PRIZE:

Members will be responsible for picking up prizes from their nearest branch. Upon contact with winners a designated branch will be selected.

LIABILITY/GENERAL RULES:

Members and his/her guardian agree to hold Astera Credit Union harmless from any and all liability arising from participation in the contest or from the acceptance, receipt, possession or misuse of the prize. Astera Credit Union and each of its employees, members and agents are not responsible for any negligence, claims, liability, injury, property loss or other damages of entrants and/or winners arising from, or in connection with, acceptance, receipt, possession or use/misuse of prizes awarded or participation in this contest.



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Prizes cannot be substituted, assigned or transferred by winners. Astera Credit Union reserves the right to disqualify entrants who fail to follow these rules and regulations or who make any misrepresentations relative to the contest and redemption of a prize. Any submission may be chose to appear in Astera Credit Union marketing materials, such as our newsletter, brochures, asteracu.com and more.

TAX ISSUES:

Astera Credit Union will report all prize winnings to the appropriate state and federal agencies as required by applicable law. Winners are responsible for all tax consequences (if any) of the prizes. Winners acknowledge this responsibility by entering the contest.