

Greater Iowa Credit Union's Get \$20 for 20 Sweepstakes

You are automatically entered into the drawing for the Get \$20 for 20 Sweepstakes if you complete 20 or more PIN or Signature purchases per month using your Greater Iowa Credit Union Debit Card from your personal checking account.

Official Rules

NO PURCHASE, PAYMENT OR OBLIGATION NECESSARY TO ENTER OR WIN. NON-PURCHASE ENTRIES AND PURCHASE ENTRIES HAVE EQUAL CHANCE OF WINNING. SWEEPSTAKES SUBJECT TO ALL FEDERAL, STATE AND LOCAL LAWS AND REGULATIONS. OPEN TO LEGAL U.S. RESIDENTS CURRENTLY RESIDING IN IOWA WHO ARE 18 YEARS OF AGE OR OLDER.

Sweepstakes Period

Greater Iowa Credit Union's "Get \$20 for 20" Sweepstakes ("Sweepstakes") begins at 12:00:00 a.m. Central Standard Time ("CST") on January 1, 2022 and ends at 11:59:59 p.m. CST on December 31, 2022 ("Sweepstakes Period"). Eligibility will reset at the beginning of each month during the Sweepstakes Period, and five winners will be chosen during each of those months.

How to Enter

NO ACTUAL PURCHASE OR TRANSACTION IS REQUIRED to enter the Sweepstakes. Winner need not be present to win but must prove eligibility to receive prize. The odds of winning are dependent on the number of entries. There are two (2) ways to enter the Sweepstakes during the Sweepstakes period. 1) Automatic Entry; and 2) U.S. Mail.

- 1. Automatic Entry:** An eligible Greater Iowa Credit Union Debit Card cardholder who makes 20 or more PIN or Signature-based purchase transactions using his/her Greater Iowa personal checking account Debit Card ("Eligible Card") automatically receives (1) Sweepstakes entry per month during the Sweepstakes Period. Cash advances, cash transactions and ATM transactions are not eligible. Refund/Return transactions are also excluded from eligible entries. Eligible Cards or card numbers that have been stolen, are fraudulent, tampered with or otherwise altered are not eligible for automatic entry. Entry will be deemed submitted by the primary person in whose name the Eligible Card used to enter the Sweepstakes was issued. To be deemed eligible, all eligible transactions must have an account posting date that is prior to the end of the Sweepstakes Period. Qualifying transactions made on Saturdays, Sundays or Holidays will count as entries when they post to the attached Debit Card personal checking account during the Sweepstakes Period by 11:59:59 p.m. on 12/31/2022. Fresh Start checking accounts are not eligible for automatic entry into the Sweepstakes.
- 2. To enter without purchase or obligation by U.S. Mail:** You may enter the Sweepstakes without purchase via U.S. Mail by hand-printing your complete name, postal mailing address, city, state, ZIP code and primary phone number (including area code) along with your email address on a piece of paper, and mail your entry to: Greater Iowa Credit Union, ATTN: Marketing Get \$20 for 20 Sweepstakes, 1509 Baltimore Drive, Ames, IA, 50010. Mail-in entries must be postmarked by the last day of each month during the Sweepstakes Period and received within one (1) week of postmark date. Only one entry per postmarked and stamped envelope will be accepted. No mechanical reproductions permitted. Entries become the property of Greater Iowa Credit Union and will not be acknowledged or returned. Illegible, incomplete or inaccurate entry materials will be disqualified. Entrants are responsible for all third-party imposed costs and fees, including the cost of postage. Proof of mailing does not constitute proof of delivery. Participants agree not to hold Greater Iowa Credit Union, their partners, their employees and/or their affiliates responsible for lost, late, incomplete, misdirected, damaged, postage-due or illegible entry materials.

Eligibility: NO PURCHASE NECESSARY TO ENTER OR WIN. A purchase or Greater Iowa Credit Union transaction will not increase your chances of winning. Sweepstakes subject to all federal, state and local laws and regulations. Sweepstakes is open to only legal U.S. residents age 18 years of age or older at time of entry. Void where prohibited or otherwise restricted by law. All federal, state and local laws and regulations apply. Taxes, if any, are each winner's sole responsibility. Each prize winner who enters via mail may be required to complete an affidavit of eligibility and liability release form. If required, documents must be returned within seven (7) business days of receipt or the prize winner will be disqualified and prize will be forfeited. Greater Iowa Credit Union will not be responsible for any undeliverable or returned documentation, and prize will be forfeited. No transfer or assignment of prize is permitted. By participating in this promotion, entrants accept and agree to be bound by these

Official Rules and the decision of Greater Iowa Credit Union, which shall be final, binding and conclusive in all matters. Greater Iowa Credit Union employees, and household family members of such employees, are ineligible to enter or win.

Drawings

Random drawings will be conducted Monthly from among all eligible automatic and mail-in entries received. Entries will not be carried over month-to-month during the Sweepstakes Period. Mailed entries will be entered into the monthly drawing for which the entry is postmarked. Mailed entries must be received within one (1) week of postmark dates. Random Drawings will be conducted by Greater Iowa Credit Union's marketing department a week after the period date has ended and all the mail-in entries have been added to the drawing.

Odds

Actual odds of winning any one (1) prize will depend on the number of eligible entries received for any Sweepstakes Period.

Prizes

Sixty (60) monthly prizes will be awarded in total, 5 (five) winners per sweepstakes period. There will be a total of sixty (60) drawings, five (5) per each Sweepstakes Period. Refer to Prize Chart below for prize amount for each Sweepstakes Period. Winner for each drawing will be contacted and arrangements for deposit of prize will be coordinated at that time.

Get \$20 for 20 Sweepstakes Prize Chart

Entry Period	Entry Period Start	Entry Period End	Random Drawing on or about	Prize
1	1/1/2022	1/31/2022	2/6/2022	(5) \$20 dividend
2	2/1/2022	2/28/2022	3/6/2022	(5) \$20 dividend
3	3/1/2022	3/31/2022	4/6/2022	(5) \$20 dividend
4	4/1/2022	4/30/2022	5/8/2022	(5) \$20 dividend
5	5/1/2022	5/31/2022	6/6/2022	(5) \$20 dividend
6	6/1/2022	6/30/2022	7/6/2022	(5) \$20 dividend
7	7/1/2022	7/31/2022	8/7/2022	(5) \$20 dividend
8	8/1/2022	8/31/2022	9/7/2022	(5) \$20 dividend
9	9/1/2022	9/30/2022	10/6/2022	(5) \$20 dividend
10	10/1/2022	10/31/2022	11/6/2022	(5) \$20 dividend
11	11/1/2022	11/30/2022	12/7/2022	(5) \$20 dividend
12	12/1/2022	12/31/2022	1/8/2022	(5) \$20 dividend

Prize Restrictions

Prizes are not transferable. No substitution of prize permitted except at the sole discretion of Greater Iowa Credit Union. Federal, state and local taxes on prize and any expenses relating to the acceptance of a prize are the responsibility of the winners. Limit one prize per person, household, or address.

Awarding of Prizes

Within one (1) week of winner verification, winners will receive the prize listed in the above Prize Chart for that Sweepstakes Period. Selected winners' prize money will be posted as a dividend directly into the winner's Greater Iowa Credit Union checking account. Winners may need to provide any and all necessary tax reporting information to claim the prize. Winners who enter by mail may be required to complete an IRS Form W-9 and an affidavit of eligibility and liability release and must provide a legal document showing Iowa residence or the prize will be forfeited. Winners may receive an IRS Form 1099 for the value of the prize. **Maximum value of all prizes is \$20.** In the event of noncompliance with these Official Rules, or if prize or

prize notification is unclaimed or returned as undeliverable, the prize will be forfeited and may, at Greater Iowa Credit Union's discretion, be awarded to an alternate winner.

Additional Terms

By participating, entrants agree to: (a) the Official Rules and the decisions of Greater Iowa Credit Union, which shall be final and binding in all respects; and (b) release, discharge and hold harmless Greater Iowa Credit Union from any liability, claims, or damages arising out of their participation in the sweepstakes and the acceptance, use, misuse, or possession of any prize. By accepting a prize, each winner agrees to, where legal, Greater Iowa Credit Union's use of his/her name and/or likeness for advertising and publicity purposes in any and all media now or hereafter known throughout the world in perpetuity without compensation, permission, or notification and, upon request, will provide consent to such use in writing. As a condition of entering the sweepstakes, participants agree that: (a) under no circumstances will participant be permitted to obtain awards for, and participant hereby waives all rights to claim, punitive, incidental, consequential, or any other damages, other than that for actual out-of-pocket expenses; (b) all causes of action arising out of or connected with this sweepstakes, including any prize awarded, shall be resolved individual, without resort to any form of class action; and (c) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred, but in no event attorneys' fees. Greater Iowa Credit Union reserves the right to modify prize award procedures at its discretion.

Limitation of Liability

Greater Iowa Credit Union is not responsible for computer, printing, telephonic, typographical, human, or other errors, relating to or in connection with the sweepstakes, including, without limitation, errors which may occur in the administration of the sweepstakes, the announcement of the prize, the processing of the entries, or in any sweepstakes-related materials; for stolen, lost, late, inaccurate, misdirected, undelivered, damaged, incomplete, illegible, or postage-due mail or entries; or for transactions that are lost, misdirected, or fail to enter in the processing system; or are processes, reported, or transmitted late or incorrectly; or are lost for any reason, including computer, telephonic, paper-transfer, or human error, or electronic, computer or telephonic malfunction, damage, error omission, interruption, defect, delay in operating or transmission, or any combination thereof. Greater Iowa Credit Union reserves the right, at its sole discretion to disqualify any individual it finds to be tampering with the entry process or the operation of the sweepstakes; to be acting in violation of the Official Rules; or to be acting in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten, or harass any other person. Any use of robotic, automatic, programmed, or similar entry methods will void all such entries by such methods. Greater Iowa Credit Union is not responsible for any incorrect or inaccurate information, whether caused by the web-site users or by any of the equipment or programming associated with or utilized in the sweepstakes; operator errors; any error, omission, interruption, deletion, defect, delay in operation, or transmission, telephone or communications-line failure, theft or destruction; or any injury or damage to participants or to any other person's computer(s) related to or resulting from participating in this sweepstakes. If, for any reason, this sweepstakes is not capable of running as planned, or infection by computer viruses, bugs, or tampering, unauthorized intervention, fraud, actions of entrant, technical failures, or any other causes which corrupt or affect the administration, security, fairness, integrity, or proper conduct of the sweepstakes, Greater Iowa Credit Union reserves the right at its sole discretion to disqualify any entry or entrant and/or to cancel, terminate, modify, or suspend the sweepstakes and at its sole discretion award a prize from among all eligible non-suspect entries validly received prior to the action requiring such modification. By entering, all entrants or, if minors, their parents or legal guardians agree that this sweepstakes is governed by laws of the United States with venue in Ames, IA, for the resolution of all claims and disputes (excluding any claims against or dispute involving parties other than Greater Iowa Credit Union relating to any prize awarded in the sweepstakes). Greater Iowa Credit Union reserves the right to substitute actual prizes with similar items of equal or greater value based upon item availability.

Winners List

To receive a list of the winners or an additional copy of these Official Rules, send a self-addressed, stamped envelope postmarked by December 31, 2022 and received by close of business on December 31, 2022 to Greater Iowa Credit Union, ATTN: Marketing - Get \$20 for 20 Sweepstakes Winner List, 1509 Baltimore Drive, Ames, IA, 50010. The winners list will be available after January 20, 2023, when all winners have been verified.

This sweepstakes is sponsored and administered by Greater Iowa Credit Union.

CONSUMER DISCLOSURE: NO PURCHASE, PAYMENT OR OBLIGATION NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCE OF WINNING.