Mobile Banking Contest - Official Rules

1. This contest is open to members of a participating credit union who are 18 years or older and legal residents of the United States at time of entry (excluding, without limitation, such residents if located in Puerto Rico and other U.S. Territories). Employees of the cuasterisk.com network and employees of CU*BASE credit unions and their immediate family members are not eligible.

2. Eligible members of participating credit unions may enter the contest by:
   a. Accessing their credit union account online via **It's Me 247** Mobile Web Banking.
   b. Printing their name, credit union, address, telephone number and age on a post card or piece of paper and mailing it to: CU*Answers, Attn: Marketing Contest, 6000 28th St. SE, Grand Rapids, MI 49546.

3. All entries received from April 1 - May 31, 2018 will qualify and be entered into the drawing. All entries become the property of the credit union, will not be returned, and are subject to verification. Each time an eligible member accesses their credit union account by logging in to **It's Me 247** Mobile Web Banking or mails a post card as described above during the contest period they will be entered in the contest allowing for multiple entries.

4. The winner will be selected by a random drawing to be held on or about June 5, 2018 from qualified entries received. The drawing will be held at CU*Answers at 6000 28th St SE, in Grand Rapids, MI, by CU*Answers staff members. The winner will be notified by email or by telephone. The number of qualified entries will determine the odds of winning. If the winner cannot be contacted or does not respond in 45 days, the winner will be disqualified and a substitute winner will be randomly selected from the remaining entries.

5. One (1) Grand Prize Winner will receive one GoPro - HERO5 Black 4K Action Camera (retail value $399.99). The Grand Prize is provided by CU*Answers. No substitution or transfer of prizes will be allowed. CU*Answers reserves the right to substitute a prize of equal or greater value.

6. The Grand Prize will be provided directly to the winning member's credit union for delivery to the winner. CU*Answers assumes no responsibility in relation to these prizes.

7. The sponsor of the contest is CU*Answers, 6000 28th Street SE, Grand Rapids, MI 49546. All decisions of CU*Answers in applying these contest rules will be final.

8. CU*Answers is not responsible for lost entries, misdirected entries, undelivered or late entries, computer or internet problems, hacking, viruses, technical or other issues beyond the reasonable control of CU*Answers.

9. No purchase is necessary to enter this contest. Terms and conditions may apply. Participation constitutes an entrant's full and unconditional agreement to these rules.

10. The Contest is subject to all applicable federal, state, municipal, and local laws and regulations. Void where prohibited by law.

11. In case of a dispute as to the identify of a winner that entered online, such entry will be made by the registered user of the email account, and if a prize is won, and such registered user has submitted a valid entry, the prize will be awarded to such registered user.

12. Except as otherwise prohibited by law, by entering this contest, each entrant grants permission to CU*Answers to use his/her name, address, and likeness for advertising/publicity purposes in any and all media without further compensation. Winners may be required to sign an affidavit of eligibility and a publicity release. Failure to comply may result in forfeiture of the prize and the awarding of the prize to another individual.

13. By participating in the contest, each entrant agrees to release and hold harmless CU*Answers and their officers, directors, employees, agents, and representatives, from and against any and all claims or liability arising directly or indirectly from participating in the contest or the award of any prize.

14. By submitting an entry, each entrant agrees that if he/she is awarded a prize, CU*Answers may verify the information provided, including credit union membership, as a condition of the entrant receiving a prize. All prizes are awarded "as-is" and without warranty of any kind. All local, state and federal taxes are the sole responsibility of the winner.