

## Fruitfest 2019 Instagram Promotion Official Rules

These are the Official Rules for Heartland Credit Union's ("HCU") Fruitfest 2019 Instagram Promotion (the "Promotion").

**NO PURCHASE, ACCOUNT OPENING OR LOAN IS NECESSARY TO ENTER OR WIN. MAKING A PURCHASE, OPENING AN ACCOUNT OR OBTAINING A LOAN WITH HCU WILL NOT INCREASE YOUR ODDS OF WINNING. PROMOTION IS VOID WHERE PROHIBITED BY LAW.**

**Terms and Conditions:** By entering the Promotion, you fully and unconditionally agree to abide by and accept these Official Rules. Failure to comply with these Official Rules may result in your disqualification from the Promotion.

**Eligibility:** The Promotion is open only to legal residents of the United States, who, at the time of entering the Promotion are eighteen years of age or older. All entrants must be natural persons; no entries from business entities accepted. Employees and Board Members of HCU, its affiliates, subsidiaries, advertising or promotional agencies, and their immediate family members (spouse or domestic partner, children and stepchildren) and/or those living in same household are not eligible to enter the Promotion. THIS PROMOTION IS VOID WHERE PROHIBITED BY LAW, RULE, REGULATION OR ORDINANCE.

**Promotion Period:** The Promotion begins on June 1, 2019 at 12:00 a.m. Central Standard Time (CST) and ends on June 1, 2019 at 9:00 p.m. CST (the "Promotion Period"). Only one entry per person is allowed.

**How to Enter:** No purchase necessary to enter or win. There are two methods of entry. During the Promotion Period, you may enter by:

- (1) Automatic Entry** – You will automatically receive one Promotion entry when you post a photo to Instagram using the hashtag #HeartlandCU. Photo must be taken on Saturday, June 1, 2019 at the Fruitfest 2019 event in the 900 block of Williamson Street. Photo must be posted to Instagram by 9 p.m. on Saturday, June 1, 2019.
- (2) Alternative Entry** – You will receive one Promotion entry when you complete an *Official Alternative Entry Form*, which can be requested from a HCU representative at the HCU Fruitfest booth. Alternative entries must be received before 9:00 p.m. on June 1, 2019.

**Prize:** The prize offered "Prize" is two tickets to any Forward Madison FC game in 2019. The winner will be awarded the Prize in the form of electronic ticket. No cash alternative is offered.

**Winner Selection and Notification:** From all entries received during the Promotion Period, one winner will be selected by random drawing held on or about Monday, June 3, 2019. The odds of winning depend upon the number of entries received. The winner will be notified no later than Monday, June 3, 2019, via Instagram Direct Message.

**Taxes:** The Prize may be considered taxable income, and winner will be solely responsible for all federal, state, and local taxes. Winner will receive an IRS 1099 form reflecting the amount they receive as a Prize.

**Publicity:** Acceptance of the Prize constitutes consent for HCU to use your name and likeness for editorial, advertising and publicity purposes without additional compensation, except where prohibited by law. By participating in this Promotion, each entrant further consents to HCU's use of the personal information provided so that HCU may administer the promotion and award the prize. A copy of HCU's Privacy Policy is available at [www.heartlandcu.org/privacynotice](http://www.heartlandcu.org/privacynotice), or may be obtained by visiting any HCU branch, by calling 1-800-362-3944, or emailing [branch@heartlandcu.org](mailto:branch@heartlandcu.org).

**Other Requirements:** The winner may, at HCU's discretion, be required to sign and return a declaration of eligibility, additional release of liability, and, where lawful, an additional publicity consent agreement. If a selected winner cannot be contacted, is ineligible, fails to claim a Prize, or fails to return the completed and executed declaration and releases as required, the Prize will be forfeited and awarded to an alternate winner.

**RELEASE AND HOLD HARMLESS:** BY ENTERING THIS PROMOTION, YOU AGREE TO RELEASE AND HOLD HARMLESS HCU, ITS PARENTS, SUBSIDIARIES AND AFFILIATED ENTITIES, AND EACH OF THEIR DIRECTORS, OFFICERS, EMPLOYEES, ATTORNEYS, AGENTS, AND REPRESENTATIVES FROM ANY DAMAGE, INJURY, EXPENSE, COST, DEATH, LOSS, CLAIM, ACTION, DEMAND, OR OTHER LIABILITY THAT MAY ARISE IN CONNECTION WITH THE PROMOTION, OR RESULTING FROM ACCEPTANCE AND/OR USE OF ANY PRIZE, TRAVEL TO OR FROM ANY PRIZE-RELATED ACTIVITY, PARTICIPATION IN THIS PROMOTION, AND FROM ANY MISUSE OR MALFUNCTION OF ANY PRIZE AWARDED, INCLUDING, WITHOUT LIMITATION, PERSONAL INJURY, DEATH, AND/OR PROPERTY DAMAGE.

**Disqualification:** HCU reserves the right to disqualify any person tampering with the entry process or is otherwise in violation of these Official Rules or any laws.

**Applicable Law:** All applicable federal, state, and local laws and regulations apply. These Official Rules shall be governed and enforced pursuant to the laws of the State of Wisconsin.

**Winner Information:** For the name of the Prize winner, send a separate, stamped, self-addressed envelope with a written request to:  
Heartland Credit Union  
Attention: Marketing Department  
5325 High Crossing Blvd  
Madison, WI 53718

All such winner information requests must be received by June 28, 2019.