



Promotional Contest Entry Rules

These rules are for promotional contests that Cloverbelt Credit Union may offer from time to time. Promotional contests may be made available across one or more channels, including in branches, social media outlets, advertisements, and/or other channels as deemed necessary. Some promotional contests will have additional rules and will be made available when applicable.

NO PURCHASE, OBLIGATION, OR TRANSACTION IS NECESSARY TO ENTER A PROMOTION OR RECEIVE AWARD(S) OR PRIZE(S) FOR WINNING A PROMOTION. BEING A MEMBER OF THE CREDIT UNION DOES NOT INCREASE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED BY LAW.

1. All members of Cloverbelt Credit Union and non-members are eligible to participate.
2. Participants must be at least 18 years or older to participate.
3. A name(s) will be randomly selected by Cloverbelt Credit Union and will be announced on the date listed in the promotional contest material.
4. The promotional contest winner(s) will be contacted within five (5) business days after the end of the promotional contest period.
5. The promotional contest winner(s) must respond to claim their award(s) or prize(s) within three (3) business days of being contacted. If a response is not received, a new winner(s) will be randomly selected.
6. The promotional contest winner(s) must pick-up their award(s) or prize(s) at a designated Cloverbelt Credit Union branch within ten (10) days of being notified.
7. Acceptance of an award or prize by the promotional contest winner(s) shall constitute and signify a promotional contest winner's consent to the use of his/her name, voice, photograph, and likeness for publicity or promotional purposes without compensation in any media now existing or hereinafter devised.
8. Prize winners may be required to sign Acceptance of Prize and/or Authorization to Use Likeness release forms. In the event of non-compliance with these requirements, the prize will be forfeited and an alternate winner selected.
9. All participants agree to release and hold Cloverbelt Credit Union harmless.
10. If any dispute arises with respect to the selection of the winner(s), the decisions of Cloverbelt Credit Union shall be final and binding in all respects.
11. All applicable taxes are the responsibility of the winner(s).

12. By participating in a promotional contest, the participant and their heirs, personal representatives, and next of kin forever releases, waives, discharges, and agrees to hold harmless Cloverbelt Credit Union and its Directors, Officers, Employees, Agents, and Sponsors from and against any and all claims, losses, liabilities, and damages arising out of or related to any loss, injury, or damages, whether caused by the negligence of the released parties or otherwise, that may be caused as a result of participation in a promotional contest or the receipt of any award(s) or prize(s).
13. Alternate participation entries need to be mailed to: Cloverbelt Credit Union, Attention: Marketing Department, PO Box 659, Wausau, WI 54402-0659.
14. Cloverbelt Credit Union is not responsible for lost, late, incomplete, damaged, or illegible participation entries.
15. Employees and volunteers of Cloverbelt Credit Union, and those living in the same household, are not eligible for participation in promotional contests unless stated otherwise in the promotional contest materials.
16. By participating in a promotional contest, the participant accepts and agrees to be bound by these Promotion Contest Entry Rules. All decisions are in the sole and absolute discretion of Cloverbelt Credit Union. Any violation or non-compliance with these Promotion Contest Entry Rules will result in disqualification.
17. Entering the promotional contest does not entitle any participant to an award(s) or prize(s). Only the participants selected in the random drawing and who claim the award(s) or prize(s) according to these rules will receive the award(s) or prize(s) listed.
18. Each individual participant may enter their name into the promotional contest one (1) time, unless stated otherwise. Duplicate entries will be discarded and not entered into the promotional contest, unless otherwise stated, within the sole discretion of Cloverbelt Credit Union.
19. Cloverbelt Credit Union is the official sponsor of the stated promotional contest with a principal place of business located at 110 McIndoe Street, Wausau, WI 54403.
20. For more information, call (715) 842-5693.