

**NO PURCHASE NECESSARY TO ENTER. Void where prohibited.**

Fox Communities Credit Union ("Fox") is the sole sponsor ("Sponsor") of the Learn N Earn giveaway ("Promotion") and will award one (1) prize each quarter via a random selection from eligible entrants. The promotion begins October 1<sup>st</sup>, 2022 and ends December 31<sup>st</sup>, 2022 ("Promotion Entry Period").

**Eligibility:** You must meet the following requirements in order to enter and qualify to win a prize: (1) natural persons who are legal US residents and at least 18 years of age or older as of the start of the Promotion Entry Period, (2) attend one (1) BALANCE webinar(s) during the promotional period, (3) be a Fox member in good standing, and (4) and not otherwise ineligible under these rules. Fox team members and members of the Board of Directors and their immediate family members are not eligible to enter the promotion. Immediate family includes spouse, parents, siblings, children, in-law, stepparents, stepchildren, grandparents, and grandchildren. Fox has the right to confirm eligibility before awarding a prize.

**How to enter:** An eligible person will be automatically entered into a drawing by attending one (1) BALANCE webinar during the quarter of the Promotion Entry Period. There is a limit of one entry per a person. Fox is not responsible for lost or incomplete entries.

**Prize Drawing:** On or about the 1<sup>st</sup> of January, Fox will randomly select one (1) potential "Promotion" winner from all eligible entries received during the Promotion Entry Period for the quarter. The potential winner will be notified by phone and/or email. Winner need not be present to win. Odds of winning will depend upon the total number of eligible entries received.

**Prize:** Each quarter, one (1) randomly selected winner will receive \$500.00 dollars deposit into their Fox account, upon confirmation of eligibility and compliance with Promotional rules. The prizes are non-transferable, and no substitution will be made except as provided herein at the Fox's sole discretion.

**Taxes:** The prize may be considered taxable income, and the winner will be solely responsible for all applicable federal, state, and local taxes

**Additional Rules:** By entering and/or participating in the Promotion, participants agree to indemnify and hold harmless Fox Communities Credit Union and their respective subsidiaries, affiliates, advertising/promotion agencies, and prize suppliers, and each of their respective parent companies and each such company's officers, directors, employees and agents (collectively, the "Released Parties") from and against any claim or cause of action, including, but not limited to, any incorrect or inaccurate information, whether caused by entrants, printing errors or by any equipment or programming associated with or utilized in the "Promotion", technical failure of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software, late, lost, damaged or stolen entries from entrant's participation in the "Promotion".

By accepting the Prize, winner consents, to use of his/her name, photograph, video, voice and/or likeness, for advertising, trade and/or publicity purposes without additional compensation in all media now known or hereafter discovered, worldwide web, and on the Internet and/or World Wide Web, without notice, review, or approval, except where prohibited by law.

Fox reserves the right to cancel, suspend and/or modify the "Promotion", if any fraud, technical failures, human error, or any other factor impairs the integrity or proper functioning of the "Promotion", or any event or cause beyond Fox's control (e.g. events such as natural calamities, national emergencies, wide spread illnesses, declarations of war, acts of God, act of terrorism") interferes with any aspect of the "Promotion", including but not limited to fulfillment of the prize, as determined by Fox in its sole discretion. In the event of cancelation, modification, or suspension, Fox reserves the right to select winner in a random drawing from among all eligible entries received prior to the time of the event warranting such cancellation, modification, or suspension.

**Sponsor:** Fox Communities Credit Union 3401 E Calumet St., Appleton, WI 54915.