eContests

January 1, 2019 - May 31, 2020

Official Promotion Details and Rules

THREE WAYS TO ENTER

Anywhere Deposit Mobile Deposit Promotion

Advantage One Credit Union members are automatically entered into the *Anywhere Deposit Mobile Deposit Promotion* ("Giveaway") for a chance to win a \$50 VISA® gift card, based on their enrollment (first login date) to Anywhere Deposit Mobile Deposit ("Anywhere Deposit") during the eligible promotion period. The Giveaway begins on January 1, 2019 at 12:00 a.m. EST and ends on May 31, 2020, at 11:59 p.m. EST (the "Promotion Period").

Mobile Banking Enrollment Promotion

Advantage One Credit Union members are automatically entered into the *Mobile Banking Enrollment Promotion* ("Giveaway") for a chance to win a \$50 VISA® gift card, based on their enrollment (first login date) to Mobile Banking during the eligible promotion period. The Giveaway begins on January 1, 2019 at 12:00 a.m. EST and ends on May 31, 2020, at 11:59 p.m. EST (the "Promotion Period").

eStatement Enrollment Promotion

Advantage One Credit Union members are automatically entered into the eStatement Enrollment Promotion ("Giveaway") for a chance to win a \$50 VISA® gift card, based on their enrollment (acceptance date) to eStatements during the eligible promotion period. The Giveaway begins on January 1, 2019 at 12:00 a.m. EST and ends on May 31, 2020, at 11:59 p.m. EST (the "Promotion Period").

ELIGIBILITY

Anywhere Deposit Mobile Deposit Promotion

Entrants must be a member of Advantage One Credit Union, be at least 18 years old, be enrolled in MyBranch Online Banking, have downloaded and installed the AOCU Mobile App on a mobile device and made an Anywhere Deposit of at least \$5.00 during the promotion period. Member's account(s) must be in good standing to qualify (i.e. no negative balances, no delinquencies). AOCU employees, board members and their immediate family members are not eligible to participate.

The AOCU mobile app is available for free download from Apple iTunes and the Google Play store.

Mobile Banking Enrollment Promotion

Entrants must be a member of Advantage One Credit Union, be at least 18 years old and have downloaded and logged into MyBranch Online Banking via the AOCU Mobile Banking App during the promotion period. The member must be enrolled in MyBranch Online Banking prior to using the Mobile Banking app. Member's account(s) must be in good standing to qualify (i.e. no negative balances, no delinquencies). AOCU employees, board members and their immediate family members are not eligible to participate.

If the member has logged into Mobile Banking prior to the promotion period, they are no longer eligible. Contest is for first time Mobile Banking users only.

The AOCU mobile app is available for free download from Apple iTunes and the Google Play store.

eStatement Enrollment Promotion

Entrants must be a member of Advantage One Credit Union, be at least 18 years old and be enrolled in eStatements. The member's account(s) must be in good standing to qualify (i.e. no negative balances, no delinquencies). AOCU employees, board members and their immediate family members are not eligible to participate.

Members must have MyBranch Online Banking to enroll in eStatements and must agree to switch the delivery of their monthly/quarterly statements from paper to electronic.

SELECTION AND PRIZES

January 1 2019 – May 31, 2020, six (6) prize winners will be selected from the pool of eligible entries received during eligible promotion period. The qualification and periods are based on the following:

Promotion Period	<u>Drawing Date</u>
January 1 – March 31, 2019	April 10, 2019
April 1 – June 30, 2019	July 10, 2019
July 1 – September 30, 2019	October 10, 2019
October 1 – December 31, 2020	January 09, 2020
January 1 – March 31, 2020	April 9, 2020
April 1 – May 31, 2020	June 11, 2020

A total of six (6) winners will each receive a prize, based on the schedule above. Total value of prizes is \$300.00. Limit one (1) prize per person during the promotional period. A random drawing will be conducted by AOCU, whose decisions are final and binding on matters related to this promotion. Odds of winning depend upon the total number of eligible participants and entries.

GENERAL

Except where prohibited by applicable laws, regulation, rule or order, the entry and acceptance of any prize constitutes permission for AOCU to use the winners name and photo for any and all promotional or advertising purposes in all forms of media without additional compensation or consent. By entering, participants agree to be bound by these Official Rules and the decisions of AOCU, which are final and binding in all aspects. All prizes are non-negotiable. VOID WHERE PROHIBITED.