OFFICIAL CONTEST RULES

Horizon Credit Union Math Madness Contest

Eligibility

No purchase is necessary. The Horizon Credit Union Math Madness Contest ("Promotion") will take place on Horizon Credit Union's social media platforms from March 18, 2024, through April 15, 2024. One winner will be selected on Monday, April 15, 2024, to receive a \$500 cash prize. The promotion is open to citizens and legal residents of the United States. Participants must be 18 or older before March 18, 2024. To be eligible to receive the prize, entrants must follow Horizon Credit Union on Instagram and/or Facebook, review the featured calculators each week on the informational website page, and then comment on the social post about which calculator they would like to move on to the next round. Employees of Horizon and their immediate families (parents, children, siblings, spouses) and members of their households (whether related or not) are not eligible to participate in this promotion.

Contest Details

To enter, follow Horizon Credit Union on Instagram https://www.instagram.com/hzcu/ and/or Facebook https://www.facebook.com/HZCUcooperative/ and go to our Math Madness post and click the link to review the weekly featured calculators. Once reviewed, go back to the social post and comment on which calendar should move on to the next/final round.

Prize

The prize will be in the form of \$500 cash. The prize we be made payable by May 1, 2024. The prize will be in the form of a cash visa or check of the winner's choosing. One winner will be notified on their social post and must respond to connect@hzcu.org within 24 hours to be eligible.

Odds of winning

The odds of winning are based on the number of participants. If 250 people participate by submitting an entry, the odds of winning would be 1 out of 250.

Prize Conditions

If an entrant is found to be ineligible for any reason and at any time, then the entrant will be disqualified from receiving a prize. The total Approximate Retail Value ("ARV") of each prize = \$500). All federal, state, local, or other tax liabilities (including income taxes) arising from this Promotion will be the sole responsibility of the winner. Except where prohibited by law, the winner's acceptance of the prize constitutes permission for Horizon to use the winner's name, photograph, likeness, statements, biographical information, and voice in all forms of media, in perpetuity, without further compensation.

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Promotion Conditions

This Promotion is subject to all applicable federal, state, and local laws. By participating, entrants agree to be bound by these Official Rules and agree that Horizon's interpretation of these rules is final and binding. Horizon is not responsible for lost, late, misdirected, undeliverable, or incomplete entries, whether due to system errors or failures, faulty transmissions or other telecommunications malfunctions, entries not received resulting from any hardware or software failures of any kind, lost or unavailable network connections, failed, incomplete or garbled computer or telephone transmissions, typographical or system errors, and failures, technical malfunctions, or otherwise. Horizon may prohibit an entrant from participating in the Promotion or winning a prize if, in its sole discretion, it determines that said entrant is attempting to undermine the legitimate operation of the Promotion by cheating, hacking, deception, or other unfair playing practices or intending to annoy, abuse, threaten or harass any other entrants or representative of Horizon. If, for any reason, this Promotion cannot be conducted as planned, including, but not limited to, by reason of infection by computer virus, bugs, tampering, unauthorized intervention, fraud, or any other causes beyond the control of Horizon which corrupts or affects the administration, security, fairness, integrity or proper conduct of the Promotion, then Horizon reserves the right, in its sole discretion, to cancel, terminate, modify or suspend the Promotion and randomly draw from those entries received up to the cancellation/suspension date. Void where prohibited.

Privacy

Entering this Promotion and/or accepting a prize as a part of this Promotion constitutes your consent to participate in the Promotion and your consent for Horizon to use your name, email, phone number, and other information for the purpose of administering the Promotion, awarding the prize and complying with legal requirements. Your entry and/or accepting a prize as a part of this Promotion also constitutes your consent to allow Horizon to use your submission (including, but not limited to your name, photograph, voice, opinions, biographical information, image, and likeness) before during and after the Promotion period in marketing materials related to the Promotion in any media, worldwide, in perpetuity, without notification, payment or consideration. The promotion winners may be required to sign a document confirming your consent to this effect. Horizon may elect to send electronic marketing communications to Promotion entrants before, during, and after the Promotion period, subject to applicable law.

Miscellaneous

No transfer, assignment, or substitution of a prize will be permitted.

CAUTION: ANY ATTEMPT BY AN ENTRANT TO DELIBERATELY DAMAGE ANY WEBSITE WHERE CONTENTS OF THIS PROMOTION MAY BE DISPLAYED OR UNDERMINE THE LEGITIMATE OPERATION OF THE PROMOTION MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, HORIZON RESERVES THE RIGHT TO SEEK REMEDIES AND DAMAGES (INCLUDING ATTORNEY'S FEES) FROM ANY SUCH ENTRANT TO THE FULLEST EXTENT OF THE LAW, INCLUDING CRIMINAL PROSECUTION.

NO LIMITED LIABILITY AND ATTORNEY FEES

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By entering and/or accepting a prize as a part of this Promotion, the winner agrees to comply with all Official Rules, as stated and each entrant or person accepting a prize agrees to release, discharge, indemnify and hold harmless Horizon Credit Union and each of its respective officers, directors, employees, representatives, and agents from and against any claims made by the winner, entrants, or any other third parties, related in any way to the operation of this Promotion as well as any other claims, damages or liability due to any injuries, damages or losses to any person (including death) or property of any kind resulting in whole or in part, directly or indirectly, from acceptance, possession, misuse or use of any prize or participation in any Promotion-related activity or participation in this Promotion. Regardless, Horizon Credit Union's liability related to this promotion shall be limited to no more than the value of the single, lowest valued, prize. If suit is filed related to the Promotion the prevailing party shall be entitled to attorney fees and costs.

Copy of Official Rules

You may obtain a hard copy of the rules from a Horizon staff member at any of the participating branches.

Promotion Administrator

This Promotion is being administered by Horizon Credit Union, 13224 East Mansfield, Spokane Valley, Washington, and Horizon Credit Union is responsible for overseeing the awarding of all prizes

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