

Harvesters Credit Union
Refund Riches Sweepstakes Official Rules

1. Eligibility: No purchase or obligation necessary to participate and win. All participants must be 18 years of age or older at time of contest participation. Employees of Harvesters Credit Union, their immediate families (spouses, parents, children and siblings, and each of their respective spouses), and members of the household of such individuals are not eligible to register for the contest.

2. How To Enter the Contest: NO PURCHASE NECESSARY. Every member who has their 2024 IRS Income Tax refund directly deposited into their Harvesters Credit Union checking or savings account between the dates of February 26, 2024 and May 31, 2024 will be automatically entered for one chance to win.

To enter without direct deposit of your 2024 IRS Income Tax refund, send a postcard with your name, phone number, street address, and email address to:

Harvesters Credit Union
Attention: Refund Riches Sweepstakes
480 S Highway 29
Cantonment, FL 32533

Mail entries must be received by May 31, 2024. Odds of winning are determined by the number of entrants.

Harvesters Credit Union will not be responsible for incomplete, lost, late, misdirected or illegible entries or for failure to receive entries. All entries become property of Harvesters Credit Union and none will be returned. Any questions regarding the number of entries submitted shall be determined by Five Star Credit Union in its sole discretion, and Five Star Credit Union reserves the right to disqualify any entries by persons determined to be tampering with, violating, or abusing any aspect of the contest.

3. Contest Entry Requirements: In the event the Credit Union, in its sole discretion, determines that any Entry contains content that does not comply with these Official Rules or does not otherwise comply with regulatory guidelines, Credit Union reserves the right to disqualify the entry.

4. Determining the Winner: A Credit Union employee will select at random one Grand Prize Winner from all entries received on June 28, 2024 at 12:00 PM CST. You do not have to be present to win.

5. Prizes: One winner will receive \$2,024.00 (two thousand twenty-four dollars). Prize may be paid as a deposit into the checking or savings account of the winner, or payable in cash. Federal, State, and Local Taxes are the sole responsibility of the winner.

A Credit Union employee will call the prize winner and the prize winner will be called up to five times during regular business hours at number provided on entry form and will leave

no messages. Failure to reach winner during these calls may result in disqualification of winner, forfeiture of his or her interest in all prizes, and selection of a substitute winner drawn from the drum. Winner will be required to visit the Credit Union, located at 480 S. Highway 29, Cantonment, FL 32533 in person, during regular business hours within seven (7) days of being notified to claim prizes by providing proof of eligibility for prize won and completing and signing an affidavit of eligibility and a liability and publicity release. Failure of any Winner to timely visit the above Credit Union office in person and sign and return any required affidavit and release, or to claim a prize or comply with any term or condition of these Official Rules, will result in drawing Winner's disqualification and the forfeiture of his or her interest in the prize. Winners may waive their right to receive prizes. Prizes are non-assignable and nontransferable. No substitutions allowed by winner. Prizes and individual components of prize packages are subject to availability and the Credit Union reserves the right to substitute prizes of equal or greater value.

6. Participation. By participating, entrants agree to be bound by these Official Rules and the decisions of the Contest. Except where prohibited, acceptance of any prize constitutes winner's consent to the publication of his or her name, biographical information and likeness in any media for any commercial or promotional purpose, without limitation the Internet, or further compensation. Prizes not won and claimed by eligible winners in accordance with these Official Rules will not be awarded and will remain the property of the Credit Union.