

Official Rules

Reset Your Debt Giveaway Administration The Reset Your Debt Giveaway is being administered and operated by iQ Credit Union. The Reset Your Debt Giveaway promotion period runs from 12:00 AM on December 25, 2018 until 11:59 PM on March 24, 2019 or when promotion ends. The winner will be selected by a random drawing no later than two (2) business days following the end of the promotion and will be notified by telephone or email only. The winner need not be present to win. If the winner does not respond within five business days, the Credit Union will redraw.

Eligibility To be eligible for the promotion you must be a lawful permanent resident of the United States, 18 years of age or older. Employees of iQ Credit Union, Board members and their immediate family members are not eligible to participate.

Entry Any iQ Credit Union member who transfers a balance to their iQ Credit Union Visa Credit Card during the promotional period of December 25, 2018 through March 24, 2019 will be entered into the drawing. Does not include transfers from existing iQ Credit Cards or other iQ loans. Drawing will be held no later than two (2) business days following the end of the promotion. The winning entry will receive a credit card payment from iQ Credit Union up to \$5,000 of the amount of their total balance transfer that is still an existing balance. The payment will be made within one week of notifying the member.

Alternative Mail-in method of entry If you desire to enter the Giveaway other than making balance transfers with your iQ Credit Union Visa Credit Card, hand print your name, address, day and evening phone numbers, email address, and date of birth on a 3" x 5" index card and mail it in an envelope with proper postage to "Reset Your Debt Giveaway" c/o Marketing Department, PO Box 1739, Vancouver, WA 98688. You will receive one (1) entry into the Giveaway. Limit: One (1) entry per envelope and a total of one envelope during the promotional period. All mail-in entries must be handwritten and must be postmarked by February 10, 2018. All entries become the exclusive property of iQ Credit Union and will not be acknowledged or returned. Proof of sending or submission will not be deemed to be proof of receipt by iQ. iQ is not responsible for lost, late, incomplete, invalid, unintelligible, illegible, misdirected or postage-due entries, which will be disqualified. Entries received through alternative method of entry are eligible for a \$500 cash payment.

Prizes A total of one (1) winner will be selected by random drawing no later than two (2) business days following the end of the promotional period. The prize winner will be randomly selected from all eligible entries. iQ Credit Union reserves the right to disqualify any entry if circumstances where iQ Credit Union reasonably believes that entries were not sent to iQ Credit Union in good faith. Odds of winning are dependent on the number of entries received.

General Conditions The value of the Reset Your Debt Giveaway prize may be reported to the IRS. The winner is responsible for any federal, state, or local taxes on the amount. Void where restricted or prohibited. Prizes are non-transferable, non-assignable and non-exchangeable.

Consent to Publicity and Release Except where prohibited, participation in the Giveaway constitutes each winner's consent to iQ Credit Union and its agents' use of winner's name, likeness, photograph, voice, opinions and/or hometown and state for promotional purposes in any media, worldwide, without further payment or consideration.

Miscellaneous By participating in the Reset Your Debt Giveaway, you agree to comply with all the terms and conditions mentioned herein. Noncompliance with any entry procedure will result in disqualification. Furthermore, any attempt by any entrant to obtain more than the stated maximum number of entries by using multiple/different addresses, identities, or any other methods will void that entrant's entries and that entrant may be disqualified. Use of any automated system to participate is prohibited and will result in disqualification. The Reset Your Debt Giveaway is void where prohibited. No purchase necessary. For winner information and inquiries mail iQ Credit Union PO Box 1739, Vancouver, WA 98688.