

**Advance Financial Federal Credit Union  
Stay Cool with AFFCU Cooler Contest  
OFFICIAL RULES**

**If you participate via mobile device, message and data rates may apply.**

**1. ELIGIBILITY:**

**A. NO PURCHASE IS NECESSARY TO ENTER OR CLAIM A PRIZE. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.** Stay Cool with AFFCU Cooler Contest (the “Giveaway”) is open to legal residents of the 50 United States and the District of Columbia, age eighteen (18) years or older at the time of entry, except employees, their spouses and immediate families (parent, child, sibling, and any of their respective spouses) and household members (whether or not related) of Advance Financial Federal Credit Union.

B. The Giveaway is governed by U.S. law and is subject to all applicable federal, state and local laws and regulations. By entering the Giveaway, entrants agree to accept and be bound by all terms of these official rules (“Official Rules”). Void where prohibited by law.

**2. HOW TO ENTER:**

A. From 5:00 PM Central Time (“CT”) on August 5, 2025, through 11:59 PM CT on August 8, 2025 (the “Entry Period”), Advance Financial Federal Credit Union will conduct a Giveaway encouraging participants to sign up for Advance Financial Federal Credit Union’s email list for a chance to win a prize. There is one way to enter the Giveaway:

Entrant must visit the website located at <https://www.advancefcu.org/contest> (the “Website”) and follow the instructions to complete and submit the online form, including entrant’s name, telephone number, email address, and any other information requested on the form. Entrant will receive one (1) entry for each qualified registration. To be eligible, each Giveaway entry must be received no later than 11:59 PM CT on August 8, 2025.

B. Entries generated by script, macro or other automated means will be void. Advance Financial Federal Credit Union are not responsible for misdirected, incomplete, lost, late, illegible, undelivered, inaccurate or delayed entries, or for technical, hardware, or software failures of any kind, lost or unavailable network connections, or failed, incomplete, garbled or delayed computer transmissions or other errors or problems that may limit or affect a person’s ability to participate in the Giveaway, whether human, mechanical, typographical, printing, electronic, network or otherwise, relating to or in connection with the Giveaway, including, without limitation, errors that may occur in connection with the administration of the Giveaway, the processing of entries, the announcement of the prizes or in any Giveaway-related materials. In the event of sabotage, acts of God, terrorism or threats thereof, computer virus or other events or causes beyond Advance Financial Federal Credit control, that corrupt the integrity, administration, security or proper operation of the Giveaway, Advance Financial Federal Credit Union reserves the right, in its sole discretion, to disqualify entrants and/or modify, cancel or suspend the Giveaway. In the event of cancellation, Advance Financial Federal Credit Union reserves the right to award prizes from among all eligible, non-suspect entries received prior to the event requiring such cancellation. False or deceptive entries or acts will render the entrant ineligible. All entries become the property of the Advance Financial Federal Credit Union and will not be acknowledged or returned. **ANY ATTEMPT DELIBERATELY TO DAMAGE ANY WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE GIVEAWAY IS A VIOLATION OF CRIMINAL AND CIVIL LAWS. SHOULD SUCH AN ATTEMPT BE MADE, ADVANCE FINANCIAL FEDERAL CREDIT UNION RESERVES**

THE RIGHT TO SEEK DAMAGES OR OTHER REMEDIES FROM ANY SUCH PERSON(S) RESPONSIBLE FOR THE ATTEMPT TO THE FULLEST EXTENT PERMITTED BY LAW.

### **3. HOW TO WIN:**

A. On August 11, 2025, one (1) potential winner (when verified by Advance Financial Federal Credit Union as set forth below, the "Winner" will be selected in a random drawing from all eligible entries received during the Entry Period. Each potential Winner will be notified by Advance Financial Federal Credit Union via email and must meet all eligibility requirements, including timely replying to the notification and execution and return of all necessary releases and documents (if any) required by Advance Financial Federal Credit Union. Winning a prize is contingent upon fulfilling all requirements set forth in these Official Rules. Odds of winning depend on the number of eligible entries received.

B. If there is a dispute as to the identity of a Winner, the winning entry will be declared to have been made by the authorized email account holder at time of entry. Such potential Winner will be disqualified, the prize will be forfeited and an alternate potential Winner will be selected by alternate random drawing from among all remaining eligible entries and an alternate Winner may be selected at Advance Financial Federal Credit Union's sole and absolute discretion if: (i) any prize notification is returned as undeliverable; (ii) a potential Winner declines his or her prize; (iii) a potential Winner fails to comply with any of the Official Rules; or (iv) a potential Winner does not respond to notification or accept the prize within twelve (12) hours.

C. The decisions of Advance Financial Federal Credit Union in all matters regarding this Giveaway are final and binding.

D. Winner must reply to Advance Financial Federal Credit Union's email notification within seven (7) days or forfeit the prize. If no reply is received from the Winner, Advance Financial Federal Credit Union will select an alternate Winner.

### **4. PRIZE:**

A. One (1) Winner will receive:

(i) One (1) Igloo® 60-Qt Sunset Rolling Cooler with one (1) AFFCU grill set, one (1) AFFCU water bottle, one (1) AFFCU container, one (1) AFFCU tote bag, one (1) AFFCU Stuffed Moe Monkey, two (2) bags of Potato Chips, one (1) Ketchup, one (1) mustard, one (1) BBQ sauce, one (1) Grill Seasoning, one (1) Grill Seasoning, one (1) lighter, one (1) pkg of paper napkins, one (1) pkg of paper plates

B. THE TOTAL ARV (APPROXIMATE RETAIL VALUE) OF THE PRIZE IS: sixty dollars and zero cents (\$60.00).

C. No substitution or transfer of prizes or cash redemption is permitted. Advance Financial Federal Credit Union reserves the right to substitute a prize (or portion thereof) comparable or greater value, in its sole discretion. There will be no substitutions if the Winner is unable for any reason to use or accept the prize. If any portion of the prize is canceled or postponed for any reason, no prize will be provided in lieu thereof, nor will Advance Financial Federal Credit Union award an alternate prize or cash value or any part of the prize. Prizes may be subject to certain terms and conditions as specified by issuer.

D. Winner is responsible for the reporting and payment of all federal, state and local taxes (if any) and any other costs and expenses associated with prize acceptance and use not specified in these Official Rules and/or in the applicable entry instructions as being provided. Prize will be fulfilled within a reasonable time. Advance Financial Federal Credit Union verification of Winner. All prize details and additional terms, conditions, or eligibility requirements are in Advance Financial Federal Credit Union discretion.

5. **GENERAL:** By entering this Giveaway, entrant grants Giveaway Entities and their designees the right, unless prohibited by law, to use their names, user names, entries, cities and states of residences, voices, avatars, pictures and likenesses, without compensation, notification or approval, for the purpose of advertising and publicizing the goods and services of Advance Financial Federal Credit Union and all matters related to the Giveaway, in any manner or medium, now or hereafter known, throughout the world in perpetuity.

ADVANCE FINANCIAL FEDERAL CREDIT UNION EXPRESSLY DISCLAIM ANY RESPONSIBILITY AND ENTRANTS AGREE TO INDEMNIFY AND HOLD HARMLESS ADVANCE FINANCIAL FEDERAL CREDIT

UNION AND THEIR RESPECTIVE EMPLOYEES, OFFICERS, DIRECTORS, SHAREHOLDERS AND AGENTS, FROM AND AGAINST ANY AND ALL CLAIMS, ACTIONS, DEMANDS AND/OR LIABILITIES FOR INJURY/DEATH, DAMAGE OR LOSS TO ANY PERSON OR PROPERTY RELATING TO OR ARISING IN CONNECTION WITH PARTICIPATION IN THIS GIVEAWAY (REGARDLESS OF THE CAUSE OF SUCH INJURY OR LOSS), THE DELIVERY AND/OR SUBSEQUENT USE OR MISUSE OF THE PRIZE AWARDED AND/OR PRINTING, DISTRIBUTION OR PRODUCTION ERRORS. WINNER ACKNOWLEDGES THAT THE PRIZE IS AWARDED "AS IS" AND THAT ADVANCE FINANCIAL FEDERAL CREDIT UNION HAS NOT MADE, AND IS NOT IN ANY MANNER RESPONSIBLE OR LIABLE FOR ANY REPRESENTATION, GUARANTEE OR WARRANTY, EXPRESSED OR IMPLIED, IN LAW OR IN FACT, RELATIVE TO ANY PRIZE, INCLUDING, BUT NOT LIMITED TO ITS QUALITY, MECHANICAL CONDITION OR FITNESS FOR A PARTICULAR PURPOSE.

**6. DISPUTES:**

A. Except where prohibited, entrants agree that: (i) any and all disputes, claims and causes of action arising out of or connected with the Giveaway or any prize awarded will be resolved individually, without resort to any form of class action and exclusively by the appropriate court located in the state of Indiana; (ii) any and all claims, judgments, and awards to entrants will be limited to actual out of pocket costs incurred, including costs associated with participating in this Giveaway, but in no event attorneys' fees; and (iii) under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental and consequential damages, and any other damages other than for actual out of pocket expense and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules or entrants' and/or Advance Financial Federal Credit Union rights and obligations in connection with the Giveaway are governed by and construed in accordance with the laws of the state of Indiana, without giving effect to any choice of law or conflict of law rules.

B. If there is any conflict with any Giveaway details contained in these Official Rules and Giveaway details contained in Giveaway materials (including, but not limited to, point of sale, television, radio, and print advertising, promotional packaging, and other promotion media), the details of the Giveaway as set forth in these Official Rules prevail.

**7. PRIVACY POLICY:** Any personally identifiable information collected during an entrant's participation in this Giveaway will be used by Advance Financial Federal Credit Union and their affiliates, agents and marketers in accordance with: Advance Financial Federal Credit Union privacy policy, located at [www.advancefcu.org](http://www.advancefcu.org).

**8. OFFICIAL RULES OR WINNERS LIST:** For a copy of the Official Rules or Winner List (available on or about August 31, 2025, send a self-addressed, stamped envelope (residents of VT need not include return postage on rules requests) to the following address no later than August 15, 2025 (Please specify "Official Rules" or "Winners"): Cooler Contest, 31 W US Highway 30, Schererville, IN 46375.

9. Advance Financial Federal Credit Union: 31 W US Highway 30, Schererville, IN 46375