

IHMVCU Financial Fitness Monthly Webinar Giveaways
Official Rules
NO PURCHASE OR PAYMENT IS NECESSARY TO ENTER OR WIN THIS
GIVEAWAY.

1. ELIGIBILITY. The IH Mississippi Valley Credit Union “**Financial Fitness Monthly Webinar Giveaways**” are offered and open only to persons legally residing in the states of Iowa or Illinois who are 18 years of age or older. The **Financial Fitness Monthly Webinar Giveaways** are void outside of the Territory and wherever else prohibited by law. Illinois law governs this giveaway. Employees, officers and directors of IH Mississippi Valley Credit Union (“IHMVCU”), and their respective parents, subsidiaries, affiliates, divisions, advertising and promotion agencies, and the immediate families (defined as parents, spouses, children, siblings, grandparents, and their respective spouses) or members of the same household (whether related or not) of each such employee, officer and director, are not eligible to enter. The **Financial Fitness Monthly Webinar Giveaways**, and any website pages and advertisements relating thereto, is intended for viewing only within the eligible **Financial Fitness Webinar Monthly Giveaways** Territory, and entrants must be present in the eligible **Financial Fitness Webinar Monthly Giveaways** at the time they enter.

2. TIMING. The **Financial Fitness Monthly Webinar Giveaways** will occur on multiple dates and times. Each giveaway’s entry period begins at the start time specified by IHMVCU for that session and ends at the end time specified for that session as follows:

- **Entry Period 1:** begins at **6 p.m.** Central Time (“CT”) on **January 28, 2026** and ends at **6:30 p.m.** CT on **January 28, 2026** (the “Entry Period 1).
- **Entry Period 2:** begins at **6 p.m.** Central Time (“CT”) on **February 25, 2026** and ends at **6:30 p.m.** CT on **February 25, 2026** (the “Entry Period 2).
- **Entry Period 3:** begins at **6 p.m.** Central Time (“CT”) on **March 25, 2026** and ends at **6:30 p.m.** CT on **March 25, 2026** (the “Entry Period 3).
- **Entry Period 4:** begins at **6 p.m.** Central Time (“CT”) on **April 29, 2026** and ends at **6:30 p.m.** CT on **April 29, 2026** (the “Entry Period 4).
- **Entry Period 5:** begins at **6 p.m.** Central Time (“CT”) on **May 27, 2026** and ends at **6:30 p.m.** CT on **May 27, 2026** (the “Entry Period 4).
- **Entry Period 6:** begins at **6 p.m.** Central Time (“CT”) on **June 24, 2026** and ends at **6:30 p.m.** CT on **June 24, 2026** (the “Entry Period 5).
- **Entry Period 7:** begins at **6 p.m.** Central Time (“CT”) on **July 29, 2026** and ends at **6:30 p.m.** CT on **July 29, 2026** (the “Entry Period 6).
- **Entry Period 8:** begins at **6 p.m.** Central Time (“CT”) on **August 26, 2026** and ends at **6:30 p.m.** CT on **August 26, 2026** (the “Entry Period 7).
- **Entry Period 9:** begins at **6 p.m.** Central Time (“CT”) on **September 30, 2026** and ends at **6:30 p.m.** CT on **September 30, 2026** (the “Entry Period 8).
- **Entry Period 10:** begins at **6 p.m.** Central Time (“CT”) on **October 21, 2026** and ends at **6:30 p.m.** CT on **October 21, 2026** (the “Entry Period 8).
- **Entry Period 11:** begins at **6 p.m.** Central Time (“CT”) on **November 18, 2026** and ends at **6:30 p.m.** CT on **November 18, 2026** (the “Entry Period 1).

IHMVCU's computer is the official timekeeping device for each **Financial Fitness Monthly Webinar Giveaways' entry period.**

3. HOW TO ENTER AND COMPLIANCE WITH OFFICIAL RULES During each Entry Period, attendees who join that corresponding IHMVCU Financial Fitness Webinar will automatically be entered into our **Financial Fitness Monthly Webinar Giveaway.**

COMPLIANCE WITH OFFICIAL RULES: Failure to RSVP, provide all required registration information, or join the applicable webinar during its designated Entry Period may result in disqualification for that Entry Period. Entries will not be acknowledged or returned, and proof of submission does not constitute proof of receipt by IHMVCU. Any entry that fails to comply with these Official Rules may be rejected and the entrant disqualified. Potential winners may be required to provide proof that they are the authorized entrant.

4. AGREEMENT TO OFFICIAL RULES AND DECISIONS. By participating in the **Financial Fitness Monthly Webinar Giveaways**, each entrant fully and unconditionally agrees to be bound by and accepts these Official Rules and the decisions of IHMVCU (including, without limitation, decisions regarding eligibility of entries, the selection of entrants and the winners, and the awarding of prizes), which are final and binding in all respects.

5. SELECTION OF WINNING ENTRY; ODDS; NOTIFICATION. For each Entry Period, IHMVCU will select one (1) winner from among all eligible entries received during that Entry Period. The selected entrant must comply with all terms and conditions of these Official Rules, and winning is contingent upon satisfying all requirements. The winner for each Entry Period will be contacted by IHMVCU immediately following the applicable live webinar using the contact information provided at registration. If the selected entrant did not attend the live webinar for that Entry Period, that entrant may be disqualified, and an alternate winner may be selected from among the remaining eligible entries received for that Entry Period. No purchase is necessary to enter, and a purchase will not increase the chances of winning. Odds of winning depend on the total number of eligible entries received by IHMVCU for the applicable Entry Period.

6. PRIZE. Subject to the terms and conditions of these Official Rules, one (1) prize will be awarded to one (1) winner for each Entry Period of the Financial Fitness Webinar Giveaways. The prize for each Entry Period will consist of and is limited to: **one (1) \$100 Amazon gift card.** The prize must be accepted as awarded, and prize is awarded "AS IS" with no warranty, representation, or guarantee, express or implied, in fact or in law, made by IHMVCU or for which IHMVCU shall be liable, including, without limitation, ANY IMPLIED WARRANTIES OF MERCHANTABILITY, NON-INFRINGEMENT OR FITNESS FOR A PARTICULAR PURPOSE. No substitution, assignment, refund or transfer of a prize is permitted, except by IHMVCU, who reserves the right to substitute a prize (or a component thereof) with another prize (or component thereof) of greater or equal value, as determined by IHMVCU in its sole discretion. Winner is solely responsible for all costs, fees, taxes and expenses associated with prize award, receipt, and use, including, without limitation, all federal, state, and local taxes associated with the prize and any travel

required to collect the prize. If applicable, prize winner will be issued an IRS 1099 Form for the retail value of the prize. LIMIT: One (1) prize per each **Financial Fitness Monthly Webinar Giveaway** Entry Period.

7. PUBLICITY. Except where prohibited by law, participation in the **Financial Fitness Monthly Webinar Giveaways** constitutes entrant's consent to IHMVCU's (and their respective designees', successors' and assigns') use of entrant's name, biography, likeness, voice, photographs, video, opinions, statements, hometown, state and country for promotional purposes in any manner or media (including, without limitation, online), worldwide, in perpetuity, and without further payment, consideration, notice, review or consent.

8. GENERAL CONDITIONS. IHMVCU reserves the right, in their sole discretion, to terminate, modify or suspend the **Financial Fitness Monthly Webinar Giveaways**, if, in their opinion, there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the **Financial Fitness Monthly Webinar Giveaways**, or if viruses, bugs, unauthorized intervention, fraud, technical difficulties or failures or any other factor beyond IHMVCU's reasonable control corrupt or affect the administration, security, fairness, integrity or proper conduct of the **Financial Fitness Monthly Webinar Giveaways**. In such an event, IHMVCU reserves the right (but does not have the obligation) in their sole discretion to award a prize at random from among eligible, non-suspect entries received up to the time of suspected impairment. IHMVCU reserves the right in their sole discretion to disqualify any individual they find to be tampering with the entry process or the operation of the **Financial Fitness Monthly Webinar Giveaways** or to be acting in violation of these Official Rules or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately damage any website or undermine the legitimate operation of this **Financial Fitness Webinar Monthly Giveaways** is a violation of criminal and civil laws, and should such an attempt be made, IHMVCU reserve the right to fully seek damages and other remedies from any such person permitted by law. IHMVCU's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision or any other provision of these Official Rules.

9. RELEASE. By entering, each entrant forever and irrevocably releases and holds harmless IHMVCU, their respective parents, subsidiaries and affiliates, and their respective agents, advertising and promotion agencies, affiliates **Financial Fitness Monthly Webinar Giveaways** partners and prize suppliers, and all of their respective employees, officers, directors, shareholders and agents from and against all claims, damages or liabilities arising in whole or in part, directly or indirectly, from entrant's participation and/or entry in the **Financial Fitness Monthly Webinar Giveaways** and/or entrant's award, receipt or use of any prize awarded in the **Financial Fitness Monthly Webinar Giveaways**.

10. LIMITATIONS OF LIABILITY. IHMVCU is not responsible for: (a) incorrect or inaccurate transcription of entry information or late, lost, stolen, unintelligible, illegible, damaged, mutilated, altered, incomplete, misdirected or postage due entries or entries received through impermissible or illegitimate channels, all of which will be disqualified; (b) the unavailability or inaccessibility of any website or service; (c) unauthorized intervention in any part of the entry process for the **Financial Fitness Monthly Webinar Giveaways**; (d) printing, typographical, electronic or human errors which may occur in the offer or administration of the **Financial Fitness Monthly Webinar Giveaways** or the processing of entries; or (e) any injury or damage to persons or property, including but not limited to entrant's computer, which may be caused, directly or indirectly, in whole or in part, from entrant's participation

in the **Financial Fitness Monthly Webinar Giveaways**, or from viewing, playing or downloading any material from IHMVCU's website(s), regardless of whether the material was prepared by IHMVCU or a third party, and regardless of whether the material is connected to IHMVCU's respective websites by a hypertext link.

This **Financial Fitness Monthly Webinar Giveaways** is not endorsed, sponsored, or administered by another party. No other entity is held responsible to entrants or participants.

11. DATA COLLECTION. If you enter the **Financial Fitness Monthly Webinar Giveaways** you elect to "opt-in" to receiving marketing or promotional communications from IHMVCU and/or its marketing partners. You may "opt-out" of receiving such marketing or promotional communications by unsubscribing from any communications received from IHMVCU.

12. DISPUTES. Entrant agrees that: (a) any and all disputes, claims, and causes of action arising out of or connected with this **Financial Fitness Monthly Webinar Giveaways**, or any prizes awarded shall be resolved individually, without resort to any form of class action, and solely and exclusively in a federal or state court located in Moline, Illinois; entrant submits to sole and exclusive personal jurisdiction to said courts in the State of Illinois for any such dispute and irrevocably waives any and all rights to object to such jurisdiction; (b) any and all claims, judgments, and awards shall be limited to actual out of pocket costs incurred, including costs associated with entering this **Financial Fitness Monthly Webinar Giveaways** but in no event attorneys' fees; and (c) 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 expenses, and any and all rights to have damages multiplied or otherwise increased. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE MAY NOT APPLY TO YOU. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of entrant or IHMVCU in connection with the **Financial Fitness Monthly Webinar Giveaways** shall be governed by, and construed in accordance with, the laws of the State of Illinois, without giving effect to any choice of law or conflict of law rules of provisions (whether of the State of Illinois, the United States, or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Illinois.

13. OFFICIAL RULES. These Official Rules are available by sending a self-addressed postage-stamped envelope to 2025 **Financial Fitness Monthly Webinar Giveaways**, IHMVCU, P.O. Box 1010, Moline, Illinois 61265.

14. WINNERS LIST. The Winner will be notified at the end of each Entry Period.

15. NAME AND ADDRESS OF SPONSOR'S ACTUAL PRINCIPAL PLACE OF BUSINESS.

IH Mississippi Valley Credit Union
2500 River Drive
Moline, IL 61265