

Beacon Credit Union
586 S. Wabash Street
Wabash, IN 46992

Official Rules – International Credit Union Day Sweepstakes – Online - Beacon Credit Union, 586 S. Wabash St. Wabash, IN 46992

ELIGIBILITY: To enter the Sweepstakes, you must be a lawful resident of the United States, 18 years of age or older and must not be considered a minor in your state of residence. The Sweepstakes is void outside of the United States and where restricted or prohibited by law. Beacon Credit Union (Beacon) employees, board of directors, committee members, and members of their immediate families and households are not eligible to participate.

HOW TO ENTER: NO PURCHASE NECESSARY TO ENTER. The Sweepstakes begins on October 12, 2026, and ends on October 16, 2026 ("Entry Period"). There is one way to enter: (1) by submitting an entry at <https://www.beaconcu.org/sweepstakes/> and complete the *International Credit Union Day Sweepstakes* entry form. Once submitted, entries become the sole property of Beacon and will not be acknowledged. No paper entry forms will be accepted. By submitting an entry, by participating in this promotion, or by accepting any prize you agree to be bound by these Official Rules.

DRAWING: A random drawing will be held each day to choose 4 winners per day for the qualifying entries received during the Entry Period (see below). A total of twenty prizes will be awarded. The winners will be selected from all eligible entries received each day during the Entry Period described below, by Beacon. Odds of winning a prize depends on the number of entries received. The winner will be notified by phone. If the winner cannot be reached within five (5) business days from the first notification attempt, then such person shall be disqualified and an alternate winner will be selected.

Entry Period: October 12, 2026 – October 16, 2026

Drawing Dates: October 12, 13, 14, 15, & 16, 2026

PRIZES: Beacon will award four prizes per day with a total of twenty prizes: \$100 cash each. Four winners will be selected from all entries each day submitted at <https://www.beaconcu.org/sweepstakes/> with the *International Credit Union Day Sweepstakes* entry form. Entries will not be accepted at the Administration Building at 586 S. Wabash St. in Wabash or any other Member Center.

PRIZE CONDITIONS: Entrants may enter multiple days; however they can only win one \$100 prize during this Sweepstakes. In the event a Beacon representative determines, in their sole discretion based on his/her interpretation of these Official Rules, that an entrant is found to be ineligible, or if he/she does not comply with these Official Rules, then the potential winner will be disqualified and an alternate winner will be selected through a random drawing from the remaining entries. If the prize winner is not able to be reached by phone, this will result in disqualification, and an alternate winner will be selected. To claim a prize, the winner must sign and return a Prize Acceptance and Release and an Affidavit of Eligibility and Publicity Release to Beacon at PO Box 627, Wabash, IN 46992 within 14 days of notification; or prize will, at Beacon's discretion, be forfeited. Prize will be awarded only if entrants comply with these Official Rules. No cash or other consideration will be paid and winners are responsible for any applicable expenses related to any prize awarded. Prizes are not transferable, and Beacon has no responsibility to any winner who does not comply with these rules, fails to use or claim the prize within any applicable time period(s). Beacon will report all prize winnings to the appropriate state and federal agencies, as required by applicable law. Winners are responsible for all tax consequences (if any) of the prizes. Winners acknowledge this responsibility by entering the drawing. By accepting a prize, a winner consents to the use of his/her name and photograph or likeness for advertising and promotional services without additional compensation.

SWEEPSTAKES CONDITIONS: This Sweepstakes is subject to all applicable federal, state and local laws. By participating, entrants and their participating entities agree to be bound by these Official Rules and the decisions of Beacon and waive any right to claim ambiguity in the Sweepstakes or these Official Rules. Beacon is not responsible for any loss, which may occur in connection with the Sweepstakes. Beacon is not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking, or by any of the equipment or programming associated with the Sweepstakes. Prizes cannot be substituted, assigned, or transferred by winners. Beacon reserves the right to disqualify entrants who fail to follow these Official Rules and regulations or who make any misrepresentations relative to the Sweepstakes and redemption of a prize.

NO LIABILITY: By entering, winner agrees to comply with all Official Rules, as stated and agrees to release, discharge, indemnify, defend and hold harmless Beacon and each of its respective officers, directors, employees, representatives and agents from and against any claims made by winners, entrants, or any other third parties, related in any way to the operation of this Sweepstakes as well as any other claims, damages or liability, 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 Sweepstakes related activity or participation in this Sweepstakes.

WINNER DETAILS: To receive the prize winner's details or an additional copy of these Official Rules, send a self-addressed, stamped business size (#10) envelope to: Beacon Credit Union – ATTN: International Credit Union Day Sweepstakes, PO Box 627, Wabash, IN, 46992.

CHOICE OF LAW: All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and Beacon in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of Indiana, USA, without regard to choice of law rules.