

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

Official Promotion Rules - Member Appreciation Day Giveaway

ELIGIBILITY: To enter the Giveaway, 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 Giveaway 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 in the Giveaway.

HOW TO ENTER: NO PURCHASE NECESSARY TO ENTER: The Member Appreciation Days Giveaway begins and ends on the following for all Beacon Credit Union Member Center locations:

Begins: August 3, 2026 8:30 am and Ends: August 7, 2026 5:00 pm

There is one way to enter: (1) Enter on site via the form during the drawing period. Once submitted, entries become the sole property of Beacon and will not be acknowledged or returned. Only one entry per person, per member center location. 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 for the qualifying entries during the Entry Period listed above. The winners will be selected from all eligible entries received during the entry period described above, by Beacon Credit Union. Odds of winning a prize depends on the number of entries received. The winners will be notified by phone. If the winners cannot be reached within thirty (30) days from the first notification attempt, then such person shall be disqualified and an alternate winner will be selected. A person may only be chosen as a winner in one location during the Member Appreciation Day Giveaways.

Entry Period: August 3, 2026 8:30 am to August 7, 2026 5:00 pm

Approximate Drawing Date: August 14, 2026

PRIZES: Beacon will award a total of three (3) prizes consisting of the following: One (1) winner will be awarded \$200 cash. One (1) winner will be awarded \$125 cash. One (1) winner will be awarded \$75 cash. There will be three prize winners at each Member Center Location.

PRIZE CONDITIONS: In the event a Beacon representative determines, in its 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 the Credit Union at PO Box 627, Wabash, IN 46992 within 14 days of notification; or prizes will, in the Credit Union's discretion, be forfeited. Prizes will be awarded only if entrants comply with these Official Rules. No other consideration will be paid and winners are responsible for any applicable expenses related to any prize awarded. Prizes are not transferable, and the Credit Union 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 Giveaway. 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.

DRAWING CONDITIONS: This Giveaway 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 Giveaway or these Official Rules. Beacon is not responsible for any loss, which may occur in connection with the Giveaway. 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 Giveaway. 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 Giveaway 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 Giveaway 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 Giveaway related activity or participation in this Giveaway.

WINNER'S LIST: To receive a complete list of the prize winners or an additional copy of these Official Rules, send a self addressed, stamped business size (#10) envelope to: Beacon Credit Union – ATTN. Member Appreciation Day Giveaway 2026, 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 Giveaway, 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.