



## THE AGFED CREDIT UNION MEMBER VOICES CONTEST OFFICIAL RULES

The Member Voices contest is being administered and operated by AgFed Credit Union. The contest begins at 12:01 AM EST on 09/01/2022 and ends at 11:59 PM EST on 9/30/2022. The contest is open to members of AgFed Credit Union in good standing, this is, accounts not closed for cause, with no charge-offs, and have a positive account balance. No purchase is necessary to enter. Limit of one entry per member. Incomplete or illegible entries will be disqualified. Individuals who have participated in a previous AgFed Member Voices Contest are eligible to take part in this year's contest by sharing a different experience. The odds of winning depend on the total number of qualified entries received. By submitting your story, you agree to give AgFed permission to publish your first name, story, and any photo likeness you provide for use on the Credit Union's website and social media channels. After the conclusion of the contest, a committee of AgFed representatives will identify five (5) contest winners. The winner will be notified by email and/or telephone within seven (7) days of being selected. If the winner(s) cannot be reached within seven (7) days from the first notification attempt, then the member will be disqualified, and an alternate winner will be selected. A \$100 deposit will be awarded to each winner in the form of a deposit into their share savings account. The winner is responsible for all applicable taxes associated with the prize. AgFed employees and their immediate family members are not eligible. All decisions are final and are at AgFed's sole discretion.