

The Member Voices contest is being administered and operated by AgFed Credit Union. The contest begins at 12:01 AM EST on 08/01/2020 and ends at 11:59 PM EST on 10/31/2020. The contest is open to members of AgFed Credit Union in good standing. No purchase is necessary to enter. Limit of one entry per member. Incomplete or illegible entries will be disqualified. 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 each monthly contest, a representative of AgFed will identify four (4) contest winners for the month. 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 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.