

PARTICIPATION RULES

Eligibility Requirements

To be eligible for the *All in 2 Finances Challenge*, participants:

- Must be a citizen(s) or legal resident(s) of the United States
- Must be an All In Credit Union member(s) or eligible to join the All In Credit Union and willing to open transactional accounts for purposes of monitoring contest results
- Must demonstrate a need for assistance through the *All In 2 Finances Challenge* and a willingness to significantly improve their financial position. For example, participants must be willing to:
 - Reduce debt in order to create a savings plan
 - Establish a savings plan for specified goals such as retirement, tuition or home down payment
 - Develop a personal savings goal and provide monthly reports on progress and results to All In Credit Union
 - Work closely with their appointed Financial Advisor via phone, email and in-person meetings
 - Reveal and share their financial situation with the public
 - Be interviewed for print and electronic media discussing participation in All In Credit Union's *All in 2 Finances Challenge*

In addition, all participants:

- Must not have declared bankruptcy in the last 12 months
- Must not have caused All In Credit Union a loss
- Must execute all waivers and agreements required by All In Credit Union

The contest will end January 31, 2021. A committee of All In employees will review participants' results in February 2021 and a winner will be determined. The winner will be announced in March 2021. All decisions of All In Credit Union are final, absolute and not subject to inquiry. All In Credit Union reserves the right to modify the time line of events.

The winner(s) will be selected at the sole discretion of All In Credit Union. The winner is solely responsible for reporting and paying any and all applicable taxes related to the prize(s) won. All decisions are final and are not subject to appeal or dispute. Funds to be disbursed into the contestant's primary All In Savings Account will be awarded for the following:

**1st Place - \$10,000 • 2nd Place - \$5,000 • 3rd Place - \$2,500
4th Place - \$1,500 • 5th Place - \$1,000**

All In Credit Union employees and volunteers and their immediate families, are not eligible to participate in the *All In 2 Finances Challenge*. Immediate family includes spouse, parents, siblings, children, stepparents, stepchildren, grandparents and grandchildren.

All In Credit Union reserves the rights to all contestant blogs, video and other media created during the All In 2 Finances Challenge. All In Credit Union reserves the right to use participants shared information, image and/or likeness for promotions and future promotions. Participant agrees to share financial information, general information about their life (such as work, marital status, etc.) with All in Credit Union, their assigned financial coaches and those who follow the All In 2 Finances Challenge on social media. All In will only share general financial information and will protect the same personal information that is protected for every member.

