

# 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 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
  - Work closely with their appointed *All In 2 Finances* Financial Advisor via phone, email and in-person meetings to develop a personal savings goal and provide monthly reports on progress and results.
  - Share your All In 2 Finances journey
  - 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

## Application Completion

Applications for selection as a participant in the *All In 2 Finances Challenge* will be reviewed by a committee made up of All In Credit Union employees. Following the application deadline, the committee will select a pool of applicants to be interviewed for final selection.

Prior to final selection, a background check will be completed on potential finalists. Those applicants who pass the background check will be able to compete for the *All In 2 Finances Challenge*. Throughout the remainder of the year, participants will work toward their goals with their assigned financial coaches through monthly coaching sessions. Activity for participants may include, but is not limited to posting blogs, completing various media interviews or attending educational sessions.

The contest will end October 31, 2022. A committee of All In employees will review participants' results in November 2022 and a winner will be determined. The winner will be announced in November 2022. 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 monetary prizes will be awarded to contestants based on the amount of points earned by each participating individual/family during the contest. Points will be awarded for categories such as:

- Percentage increase in savings
- Percentage decrease in debt
- Program participation

*(Percentages above will be weighted based on gross household income.)*

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 - \$ 7,500**

**3rd Place - \$ 5,000**

**4th Place - \$ 2,500**

**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.

#### **PART 1: YOUR PERSONAL INFORMATION**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State | Zip Code: \_\_\_\_\_

Age | Date of Birth: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Business Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Employer & Occupation: \_\_\_\_\_

Education Level: \_\_\_\_\_

#### **Relationship Status**

Single

Married

Single/ living with significant other

Divorced

Widowed

#### **Primary language spoken by adult(s) applicant(s):**

English

Spanish

Other

#### **Combined Household Income (Annual, Gross):**

Under \$15,000

\$15,000 - \$29,999

\$30,000 - \$44,999

\$45,000 - \$54,999

\$55,000 - \$69,999

\$70,000 - \$84,999

\$85,000 - \$99,999

Over \$100,000



## CONTINUED

List all other members of your household:

Name: \_\_\_\_\_

Age | Date of Birth: \_\_\_\_\_

Relationship: \_\_\_\_\_

Employer & Occupation: \_\_\_\_\_

Education Level: \_\_\_\_\_

Name: \_\_\_\_\_

Age | Date of Birth: \_\_\_\_\_

Relationship: \_\_\_\_\_

Employer & Occupation: \_\_\_\_\_

Education Level: \_\_\_\_\_

Name: \_\_\_\_\_

Age | Date of Birth: \_\_\_\_\_

Relationship: \_\_\_\_\_

Employer & Occupation: \_\_\_\_\_

Education Level: \_\_\_\_\_

Name: \_\_\_\_\_

Age | Date of Birth: \_\_\_\_\_

Relationship: \_\_\_\_\_

Employer & Occupation: \_\_\_\_\_

Education Level: \_\_\_\_\_

## PART 2: YOUR STORY

Please use the space below to answer the following three questions:  
(If more space is needed, please print and attach additional sheets.)

Tell us about your family's current financial situation and why you want to participate in the *All In 2 Finances Challenge*, including the goals you hope to achieve by participating in this program.

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**IMPORTANT:** Part of the selection process will include a comprehensive background check of you and members of your family, in addition to the questions included below: Have you (or any members of your household) ever been convicted or charged with a crime?

Yes      No      If yes, please describe | include dates:

Have you (or any members of your household) ever declared bankruptcy?

Yes      No      If yes, please describe | include dates:

In the event that you are selected, will you be able to provide W2s and/or your tax returns for the last three years? (Do not include them now.)

Yes      No

If you are not selected for *All In 2 Finances*, would you like to be contacted to connect with a financial coach?

Yes - contact me! I understand that if I'm not selected for *All In 2 Finances* I'm still able to work with a Financial Coach to help me establish goals, develop a budget and take control of my finances.

No - please do not contact me.

Check all those that you either are experiencing now or expect to in the next 12 months.

Marriage

Having a baby

Divorce

New Job

Buying a home

Saving for retirement

Savings for kid's education

Student loan repayment

Other \_\_\_\_\_



### PART 3: YOUR FINANCIAL INFORMATION

Estimate expenses to the best of your ability. Be realistic and base your figures from current monthly expenses.

#### MONTHLY INCOME

DESCRIPTION	NET (TAKE HOME)
EMPLOYER	
EMPLOYER	
BONUS   COMMISSION	
OTHER	
TOTAL	\$

#### ASSETS

DESCRIPTION	VALUE
CHECKING ACCOUNT	
SAVINGS ACCOUNTS	
401(k) PENSION	
SAVINGS BONDS	
STOCKS   BONDS	
VEHICLE	
VEHICLE	
PROPERTY	
PROPERTY	
OTHER	

#### MONTHLY BILLS AND EXPENSES

	MONTHLY PAYMENTS   EXPENSES	OUTSTANDING LOAN BALANCE	PAST DUE (CHECK IF YES)
MORTGAGE / RENT			
VEHICLE LOANS			
HOME EQUITY			
CREDIT CARD 1			
CREDIT CARD 2			
UTILITIES			
PHONES			
TV / INTERNET			
CAR INSURANCE			
LIFE INSURANCE			
GROCERIES			
CLOTHING ALLOWANCE			
GASOLINE			
ENTERTAINMENT			
MEALS OUT			
MEDICAL EXPENSES			
PRESCRIPTIONS			
CHILD CARE			
CHILD SUPPORT			
EDUCATION - TUITION			
STUDENT LOANS			
DUES (GYM, CLUB, ETC.)			
CHARITABLE DONAT.			
MISCELLANEOUS			
SAVINGS			
RETIREMENT CONTRIB.			
LEGAL			
OTHER			
GRAND TOTAL	TOTAL MONTHLY PAYMENTS	TOTAL OUTSTANDING BALANCES	

List all your All In Credit Union account numbers:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_
7. \_\_\_\_\_

Please tell us which branch you visit most often?

How did you hear about the All In 2 Finances Challenge?

List your social media handle for the platforms listed below:



MONTHLY OVERAGE OR SHORTAGE

TOTAL NET MONTHLY INCOME	\$
TOTAL MONTHLY EXPENSES	-\$
OVERAGE OR SHORTAGE	=\$

## ALL IN 2 FINANCES APPLICATION

### Application Release Agreement

I, the adult applicant listed below, in connection with my application to be considered as a participant in All In Credit Union's second season of the *All In 2 Finances* Challenge, represent and warrant that the answers provided by me to the foregoing application questions are true, complete and correct, that I have completed this application honestly and accurately and I understand, acknowledge and agree that if any of the information in this application is found to be false or incomplete, this will be grounds for disqualification of myself and any other individuals applying to participate with me (including minor children) from the participant selection process and/or from the *All In 2 Finances* Challenge. In addition, each of the undersigned (including the adult applicant(s) and any minor children) agrees as follows: I acknowledge that All In Credit Union may or may not select me for further consideration to be part of the *All In 2 Finances* Challenge at its sole and absolute discretion. I acknowledge that if I am selected for further consideration, I will be required to complete and sign additional application materials, release forms and other documents. I acknowledge that if I am selected as a potential participant, myself and all members of my household will be required to submit to a comprehensive background check for All In Credit Union to consider me as an *All In 2 Finances* Challenge participant. All In Credit Union may use the information in this form at their sole discretion for participation in the *All In 2 Finances* contest. By signing below, in connection with my application to participate in *All In 2 Finances*, I hereby acknowledge, represent and warrant that: (i) All In Credit Union has no obligation to interview me and/or select me as a participant and may choose participants at its sole and absolute discretion; (ii) I am not an All In employee during the time period of the All In 2 Finances Challenge, family member of an employee, [Parent (including step-parents and grandparents) , Child (including step-children and grandchildren) , Sibling or Spouse (significant other) ] officer or director or any of their respective affiliates, subsidiaries, consultants, contractors, advertising, public relations, promotion, fulfillment and marketing agencies, nor is any member of my immediate family (parent, child, sibling or spouse) or a person living in the same household as me (whether related or not) an employee, officer or director of any of the foregoing listed entities. If the foregoing is not true, I will notify All In Credit Union in writing of all persons who are employees of the foregoing entities and the names of their employers. (iii) I agree to keep strictly confidential all information about All In 2 Finances that I acquire during the participant selection process and/or my participation in All In 2 Finances; (iv) my name, voice, actions and likeness may be recorded on audiotape, videotape or otherwise as a part of this application and participant selection process, and I understand that regardless of whether I am actually selected to participate in All In 2 Finances, All In Credit Union is in no way obligated to use such recordings and the contents of this application within or in connection with All In 2 Finances, including, without limitation, in advertisements, promotions, publicity, marketing, merchandising or in any other manner, in any and all media now known or hereafter devised, world-wide in perpetuity and I hereby authorize them to do so; (v) even if I am selected as a participant, All In has no obligation to broadcast or exploit the All In 2 Finances Challenge; (vi) all decisions by All In concerning selection of participants and all other matters relating to the All In 2 Finances Challenge are final and not subject to challenge or appeal; and (vii) All In has no obligation to return any materials submitted by me (including without limitation to this application, any documents, photographs and videos submitted by me) as part of the participant selection process whether or not I am selected as a participant, and All In Credit Union may, but is in no way obligated to use any such materials in connection with All In 2 Finances, including, without limitation, in advertisements, promotions, publicity, marketing, merchandising or any other manner.

By submitting this application, I hereby consent to the recording, use and reuse by All In and any of their respective consultants, media partners (television, radio, internet, etc.) , contractors and affiliated entities (collectively "Releasers") of my voice, actions, likeness, name, appearance, biographical material and any information contained in or derived from my application to be a participant in All In 2 Finances, including, without limitation, any photos or videotapes submitted by me, editorial comments made by me or about me, and any audio, video or other recordings or still pictures of me taken during the participant selection process or contained in any materials or documents submitted by me in connection with my application (collectively "Likeness") as such may be edited, altered or modified by All In or any of the Releasers at their sole discretion, in any and all media now known or hereafter devised, worldwide in perpetuity, in or in connection with All In 2 Finances, including, without limitation, in advertisements, promotions, publicity, marketing, merchandising, or in any other manner. I agree that the Releasers may use all or any part of my Likeness and may alter or modify it regardless of whether or not I am recognizable. I further agree that Releasers exclusively own all right, title and interest (including, without limitation, all copyrights) in and to any recordings made by any of the Releasers as well as any video that I have provided in connection with my application and any other materials that I have provided or may provide in connection with All In 2 Finances (the "Materials") including, without limitation, the right to edit, alter or modify the Materials and to use all or part of the Materials and my Likeness in any manner and in any and all media now known or hereafter devised worldwide, in perpetuity. I grant the rights hereunder whether or not I am selected to participate in the *All In 2 Finances* Challenge in any manner whatsoever. I release, hold harmless, and indemnify Releasers from any and all liability arising out of their recording or use of my Likeness and/or the Materials (including, without limitation, any claim that such use defames me or invade any right of privacy and/or publicity) .

## ALL IN 2 FINANCES APPLICATION

### Application Release Agreement (*continued*)

By signing this application, to the maximum extent permitted by law, I hereby release, hold harmless and indemnify All In Credit Union and all other Releases and any television station or channel, cable network or satellite network that exhibits *All In 2 Finances*, the other participants in *All In 2 Finances*, the advertisers connected with *All In 2 Finances*, each of their respective parent, subsidiary and affiliated companies, all other persons and entities connected with or engaged in connection with *All In 2 Finances*, and each of their respective officers, directors, agents, representatives, employees, contractors, successors, assignees, and licensees (herein the "Released Parties") from any and all claims, actions, damages, liabilities, losses, costs and expenses of any kind (including, without limitation, attorneys' fees) arising out of, resulting from, or by reason of, my application for or participation on or in connection with the *All In 2 Finances* Challenge, including, without limitation, my participation in the participant selection process of *All In 2 Finances*, any exploitation of *All In 2 Finances* or my appearance in the *All In 2 Finances* Challenge, the failure of All In Credit Union to select me as a participant, the cancellation of *All In 2 Finances*, any use of my Likeness or the Material in connection with *All In 2 Finances*.

I understand that the winner of *All In 2 Finances* will be selected based on the individual/family that earns the most points during the contest. I agree that the winner is selected at the sole discretion of the Credit Union and that all decisions are final and are not subject to appeal or dispute. Supporting documentation must be provided for all sources of income, deposit account balances, and loan balances. All funds will be verified as to their authenticity by All In Credit Union as part of the final judging process. All In reserves the right to include/exclude funds (for scoring purposes) at its discretion. Any participant misrepresenting the source and nature of funds may be disqualified. Further, I the adult applicant, understand that if I am the winner or a runner up of the *All In 2 Finances* Challenge, I am responsible for any and all taxes related to receipt of the monetary award and All In Credit Union can, in no way, be held responsible for payment of said taxes. I agree and acknowledge that no one (including All In or their affiliates, board members and officers) has asked me for any money or other consideration to be considered for participation in *All In 2 Finances*. I authorize All In Credit Union to investigate, access and collect information about me, about my finances, about any of the statements made by me in my application, any supporting documents and any other documents that I have signed or will sign in connection with my application to be selected as a participant in *All In 2 Finances*, or any other written or oral statements I make in connection therewith, and hereby waive all rights of privacy or confidentiality that I might otherwise have in such information. I acknowledge and agree that any such information obtained by All In pursuant to this paragraph or otherwise may be used for purposes of selecting participants in *All In 2 Finances*, and may be described or otherwise related in and in connection with *All In 2 Finances*, including, without limitation, in advertisements, promotions, publicity, marketing, and merchandising, and in any other manner.

**Disqualification.** All In Credit Union reserves the right to disqualify and/or exclude, in its sole and absolute discretion, any Applicant(s) for any reason or for no reason at all, at any point during the contest. Selection as one of the Contest participants to be interviewed does NOT ensure Applicant(s) will be selected to continue to the next stage for consideration or that Applicants will be considered for final selection.

**Character and Reputation.** Applicant(s) hereby represent and warrant that Applicant(s) have not committed any offense or act that may be inconsistent with accepted standards of good public behavior and that Applicant(s) will not commit any act during the Contest inconsistent with the highest standards of public morals and conventions or that will reflect unfavorably on All In.

**Changes in Circumstances.** Applicant(s) hereby understand and agree that if at any time after Applicant(s) signed and presented the Agreement to All In Credit Union, any of the facts stated in the Agreement or its attachments should change, including without limitation, evidence of good character and reputation, Applicant(s) have an affirmative duty and obligation to report any such change in writing immediately to All In Credit Union. Applicant(s) also understand that if Applicant(s) fail to do so, All In Credit Union may, in its sole discretion, determine to limit, prevent or terminate Applicant(s) participation. In that event, All In may, at its option, forfeit all of Applicant's prizes and awards.

I have read and fully understand this release form, and I agree to abide by and be bound by them and by any eligibility requirements determined by All In Credit Union at its sole discretion. I acknowledge that in order to participate in the *All In 2 Finances* Challenge, I will be required to complete and sign such additional documents as All In may require, including without limitation an Applicant Agreement and Release, prior to participating.

I certify that all of the information provided in this application is true and complete and subject to a comprehensive background check. I understand that any false statement or omission of any information by me may lead to my disqualification, and that of my family, from participation in the *All In 2 Finances Challenge* and/or the participant selection process.



## ALL IN 2 FINANCES APPLICATION

Application Release Agreement (continued)

Print Name: \_\_\_\_\_  
Home Address: \_\_\_\_\_  
City/State/Zip: \_\_\_\_\_  
Home Phone: \_\_\_\_\_  
Date: \_\_\_\_\_

*I certify that all of the information provided in this application is true and complete and subject to a comprehensive background check. I understand that any false statement or omission of any information by me may lead to my disqualification, and that of my family, from participation in the All In 2 Finances Challenge and/or in the participant selection process.*

Applicant Signature

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APPLICATION DEADLINE  
**JANUARY 31, 2022**

Applications can be submitted via email at **Allin2Finances@allincu.com**  
dropped off at any branch location, or mailed to the following address:

All In Credit Union  
Attn: All In 2 Finances Applications  
P.O. Drawer 8  
Daleville, AL 36322

For more information, contact Marketing@allincu.com or call  
334.598.4411, ext. 1309.

