

International Credit Union Day Official Rules

NO PURCHASE NECESSARY. Open and offered to Ardent Credit Union members. Employees, agents and officials of Ardent Credit Union and immediate family members of any of these are not eligible to enter. Void where prohibited. By participating, entrants agree to these Official Rules and the decisions of Ardent. Sweepstake begins at 08:00:00 a.m. Eastern Time (ET) on October 21, 2021 and ends at 01:59:59 p.m. ET on October 30, 2021 (Promotional Period) and is subject to all applicable federal, state and local laws and regulations. Ardent Credit Union is headquartered at 1500 Spring Garden Street, Philadelphia, PA 19130.

HOW TO ENTER: Members can enter by filling out the online form and completing a financial check-up. No additional action is necessary to participate or enter.

PRIZE/ODDS: One individual prize of \$50 Visa® gift card will be awarded. Odds of winning depend on number of entries. Winner may not substitute, assign or transfer prize, or redeem prize for cash, but Ardent reserves the right to substitute prize with a prize of equal or greater value should the advertised prize become unavailable. Prize will not be fulfilled outside the 50 U.S. states.

WINNER SELECTION: Winner will be randomly selected from the pool of entries. Potential winner will be notified by phone or e-mail or by first-class mail on or about November 1, 2021. The prize must be claimed within two weeks of notification or it will be considered forfeited.

CONDITIONS OF PARTICIPATION: Ardent shall not be responsible for any typographical or other error in the printing, offering or announcement of any prize. Prize winner is required to present valid identification and agrees to a publicity photo. Winner will complete all required forms, including a Testimonial Release within 14 days of notification or prize will be considered forfeited. If documents are not returned on a timely basis, or if prize is returned as non-deliverable, or if winner is found to be ineligible or not in compliance with these Official Rules, such prize will be forfeited and awarded to an alternate winner. Must be 18 or older to enter. Taxes on prizes, if applicable, are solely the winner's responsibility. Ardent Credit Union may change the terms and conditions or any aspect of this program without advance notice.