

Land of Lincoln Credit Union – VTM Prize Giveaway

OFFICIAL RULES

1. ELIGIBILITY: Land of Lincoln Credit Union (“LLCU”) VTM Prize Giveaway (the "Contest") is open to (a) legal residents of the United States, who (b) are 18 years of age or older at the time of entry, who (c) have provided a valid email address to LLCU, and (d) are currently a member of LLCU. Employees (including Board of Directors) of LLCU are not eligible. The Contest is subject to federal, state, and local laws and regulations. Void where prohibited by law.

2. SPONSOR: The Contest is sponsored by LLCU, P.O. Box 3310, Decatur, IL 62524-3310.

3. AGREEMENT TO OFFICIAL RULES: Participation in the Contest constitutes entrant's full and unconditional agreement to and acceptance of these Official Rules and the decisions of the Sponsor, which are final and binding. Winning a prize is contingent upon fulfilling all requirements set forth herein.

4. CONTEST DATES: The Contest will feature one contest period as follows:

- **CONTEST PERIOD:** Fri., Aug. 7th, 2026, 12a.m. CST and ends Fri., Sept. 25th, 2026, 11:59p.m. CST. **NO SUBMISSIONS ALLOWED BEFORE OR AFTER THE CONTEST PERIOD.*
- **CONTEST DRAWING:** Monday, September 28th, 2026, at 9:00a.m. CDT.
- **WINNERS ANNOUNCEMENT:** Monday, September 28th, 2026, at 10:00a.m. CDT.

5. HOW TO ENTER: There are two methods of entry into our VTM Prize Giveaway Contest:

1. LLCU members can enter by visiting any VTM (Video Teller Machine) owned and operated by LLCU and performing a basic transaction, such as, but not limited to, checking account balance, cashing a check, depositing cash or check, or withdrawing cash. No purchase necessary to enter. No deposit necessary to enter. Making a deposit or purchase does not increase odds of winning. Contest entries at an VTM are gathered through an automated report of completed VTM transactions that occurred during the contest period.
2. LLCU members can also enter by filling out a 3x5 index card with name, address, age, and phone number and mailing it to “LLCU VTM Giveaway”, P.O. Box 3310, Decatur, Illinois 62524-3310 (the “Sponsor”). Using the VTM is not necessary if using this method entry.

Limit of one (1) entry per person during contest period. All methods of entry are free. At the close of the contest, all entries will be entered into a random drawing for the Prize Giveaway. Entries are subject to all notices posted online including but not limited to privacy policies of Sponsor. No automated entry devices and/or programs permitted. Sponsor is not responsible for lost, late, illegible, stolen, or invalid entries, which will be disqualified, or for problems of any kind whether mechanical, human or electronic.

6. SELECTING CONTEST WINNER: Winners will be chosen based upon a random drawing by the Sponsor to be held on Monday, September 28th at 9:00a.m. The winner's list will then be posted at www.llcu.org/tools/VTM at 10:00a.m. on the same day. The Sponsor's decision is final and binding in all matters relating to the Contest. Prize will be awarded only on verification by Sponsor that all Contest requirements have been met by the Winner.

7. PRIZES AND RETAIL VALUE: There are ten (10) prizes available to eligible entries during the eligible contest period. The prizes will be as follows and winners will be randomly drawn for the prizes in the following order:

1. One (1) \$500 GIFT-O-GRAM electronic gift card.	6. One (1) \$75 GIFT-O-GRAM electronic gift card.
2. One (1) \$250 GIFT-O-GRAM electronic gift card.	7. One (1) \$50 GIFT-O-GRAM electronic gift card.
3. One (1) \$100 GIFT-O-GRAM electronic gift card.	8. One (1) \$50 GIFT-O-GRAM electronic gift card.
4. One (1) \$100 GIFT-O-GRAM electronic gift card.	9. One (1) \$25 GIFT-O-GRAM electronic gift card.
5. One (1) \$75 GIFT-O-GRAM electronic gift card.	10. One (1) \$25 GIFT-O-GRAM electronic gift card.

- Gift card usage is subject to terms and conditions set forth by, and disclosed at, www.giftogram.com. No prize substitutions are allowed except at the Sponsor's sole discretion. Prizes are not transferable nor refundable and must be accepted as awarded. Electronic gift card prizes will automatically be emailed to the winner using the current email address listed in LLCU account records associated with the member's name listed in the VTM transaction daily report, or using the email address listed on the index card if entry by mail. All federal, state, and local taxes and expenses related to the receipt of a prize are the responsibilities of the Winner.
- **Odds of winning:** The odds of winning a prize will depend on the total number of eligible entries received during the contest period.

8. WINNER NOTIFICATION: The Sponsor will attempt to notify the potential Winner within one to two business days following the completion date of Winner selection. The Winner will be notified by email or phone. If the Winner cannot be contacted within 48 hours of first notification attempt, if prize or prize notification is returned as undeliverable, if Winner rejects his/her prize or in the event of noncompliance with these Contest rules and requirements, such prize will be forfeited, and an alternate Winner will be selected from all remaining eligible entries. Upon prize forfeiture, no compensation will be given.

9. PUBLICITY: Except where prohibited by law, participation in the Contest constitutes the entrant's consent to the Sponsor's use of his/her full name, photo, likeness, biographical information, testimonial statements, and state of residence for promotional purposes in any media without further payment or consideration.

- **WINNER LIST** – The winner's first name and last initial, as well as city of residence, will be posted on LLCU website at www.llcu.org/tools/VTM between Monday, Sept. 28th and Friday, Oct. 30th, 2026.

10. GENERAL CONDITIONS/DISQUALIFICATION: In the event that the operation, security, or administration of the Contest is impaired in any way for any reason, including, but not limited to fraud, virus, or other problems, the Sponsor may, in its sole discretion, suspend or terminate the Contest to address the impairment and then resume the Contest in a manner that best conforms to the spirit of these Official Rules. The Sponsor reserves the right in its sole discretion to disqualify any individual it finds to be tampering with the entry process or the operation of the Contest or to be acting in violation of these Official Rules or in an unsportsmanlike or disruptive manner or impairs the administration, security, fairness or proper entry into the Contest. Any attempt by any person to undermine the legitimate operation of the Contest may be a violation of criminal and civil law, and, should such an attempt be made, the Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. The Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

11. RELEASE AND LIMITATIONS OF LIABILITY: By participating in the Contest, entrants agree to release and hold harmless the Sponsor, all related companies and their respective officers, directors, employees, and agents (the "Released Parties") from and against any claim or cause of action arising out of participation in the Contest or receipt or use of any prize, including, but not limited to: (a) unauthorized human intervention in the Contest; (b) errors in the administration of the Contest or the processing of entries; or (c) injury, death, or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Contest or receipt of any prize. Entrant further agrees that in any cause of action, the Released Parties' liability will be limited to the cost of entering and participating in the Contest, and in no event shall the Released Parties be liable for attorney's fees. Entrant waives the right to claim any damages whatsoever, including, but not limited to, punitive, consequential, direct, or indirect damages.

12. DISPUTES: Except where prohibited, entrant agrees that any and all disputes, claims, and causes of action arising out of, or connected with, the Contest or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the appropriate court located in the State of Illinois. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, entrant's rights and obligations, or the rights and obligations of the Sponsor in connection with the Contest, shall be governed by, and construed in accordance with, the laws of Macon County, Illinois, without giving effect to any choice of law or conflict of law rules (whether of the State of Illinois or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Illinois.

13. MISCELLANEOUS: If you would like to request a complete set of Contest Rules, please send a self-addressed stamped envelope to "LLCU VTM Prize Contest", P.O. Box 3310, Decatur, IL 62524-3310 or email llcu@llcu.org.

