



Financial Learning Incentive Prize Rules

Official Prize Entry Rules – UGEFCU

The Utica Gas & Electric FCU (UGEFCU) Financial Learning Incentive Program is open to members of Utica Gas & Electric FCU who are at least 18 years of age at time of entry. Void where prohibited. No purchase necessary. Utica Gas & Electric FCU employees are not eligible to participate.

1. To participate, complete the “Get Financially Fit” playlist; consisting of five (5) online learning modules.
2. The incentive program will be conducted March 1st through May 31st 2018. Deadline for entries is May 31st, 2018.
3. Qualification for the incentive will be held as follows:
 - a. You must register and log in for module completion to be verified.
 - b. To claim your \$25 deposit: Complete the entire playlist consisting of 5 modules (make sure you log in or they won’t count). Upon completion, you’ll get a message: Congratulations! You’ve earned your \$25.00.
 - c. Participants are limited to one incentive between 3/1/18 and 5/31/18.
 - d. Payment of incentive will be a deposit to a new or existing savings account, processed the Monday following playlist completion.
4. Prize payments will be reported as income on IRS 1099 form.
5. The contest is open to members of Utica Gas & Electric FCU who are in good standing at time of entry.
6. No prize substitutions, assignments or transfers. No cash equivalents.
7. **Publicity:** Each winner agrees to permit UGEFCU to use his/her name and likeness in promotional and other materials, without additional compensation or permission, except where prohibited by law. By participating, all entrants acknowledge and agree that they have entered the contest of their own free will, that the full rules and details of the contest have been made available to them in writing and they therefore understand and agree that UGEFCU, their agents, affiliates, sponsors, representatives or employees don’t have any liability with respect to any damages out of acceptance and use of a prize. By entering this promotion, participants agree to be bound by these rules.

8. The credit union reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the contest and prize redemption. UGEFCU reserves the right to terminate, modify or suspend the incentive and these official rules for any reason at any time.

9. Participants agree to hold Utica Gas & Electric Federal Credit Union and each of its officers, directors, employees, members and representatives harmless from any liability arising from participation or acceptance of a prize.