

2024 Zogo April Youth Month Challenge Official Rules

“2024 Zogo April Youth Month Challenge” Official Rules INSURED BY NCUA. NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR ODDS OF WINNING. VOID WHERE PROHIBITED.

1. To Enter: No purchase or payment of any money is necessary to enter. The 2024 April Zogo Youth Month Challenge (“Challenge”) begins on April 1st, 2024, at 9:00 AM ET and ends April 30, 2024, at 5:00 PM ET. There are three (3) ways to enter the Challenge: [1] sign up for Honor coded Zogo app. [2] complete 10 Zogo education modules within the app. [3] Alternative Method of Entry. Complete the Alternate Entry Form below or provide your name, birthdate, address, phone number, email, and the words “2024 Zogo April Youth Month Challenge” on a plain piece of paper and return to Honor Credit Union, ATTN: Marketing “2024 Zogo April Youth Month Challenge, 8385 Edgewood Dr. Berrien Springs, MI 49103. Only one entry per person allowed, regardless of entry method. Additional entries received more than stated limitation will be void. Non-members are eligible to receive one (1) entry from the 2024 Zogo April Youth Month Challenge online entry form, or one (1) entry from the mail in entry, not both. For non-members to receive one entry, the non-member must open a Zogo account. All mailed entries must be postmarked no later than April 30, 2024, and must be received by Honor CU by April 30, 2024, at 4:00 PM ET. Honor Credit Union’s computer is the official time-keeping device. All entries are the property of Honor CU and will not be acknowledged or returned. Honor is not responsible for entries that are lost, late, stolen, damaged, postage-due, undelivered, misdirected, returned, illegible or otherwise deficient, incomplete, or not received for any reason. Honor, in its sole discretion, reserves the right to disqualify any person tampering with the administration, security, proper play or entry process of this Challenge or otherwise in violation of these Official Rules. Honor CU further reserves the right to cancel, terminate or modify any promotion not capable of completion as planned, including, without limitation, by tampering, unauthorized intervention, or force majeure.

2. Random Drawing: There are 5 prizes valued at \$100 each. They will be selected by Honor CU in a random drawing of all eligible entries received. The drawing will occur on or about May 5th, 2024. Odds of winning will be determined by the number of eligible entries received by Honor CU. The winners will be notified on or about May 10th, 2024, at the number provided on the entry form, email address, or phone number associated with their membership. The winner must provide Honor CU with any information, including social security number, necessary to complete IRS Form 1099 or a similar form at the time the prize is accepted to accept the prize or prize may be forfeited. Failure to complete prize acceptance or failure to comply within 14 days will result in forfeiture of prize. If a prize is forfeited, an alternate winner will be selected through subsequent drawing(s) of remaining entries until the prize is accepted. Prizes not accepted by May 15th, 2024, will not be awarded.

3. Eligibility: The Challenge is open only to legal residents of the United States who are 13 years or older as of April 1st, 2024. Employees of Honor CU, its subsidiaries, affiliates, advertising/promotional agencies, board members, and the immediate families and household members of such persons are not eligible to win. This Challenge is intended solely for viewing and participation in the United States and shall be construed and evaluated solely under United States federal, state, and local laws. By entering, entrants certify that they meet all eligibility requirements.

4. Prize and Approximate Retail Value: the value of the prizes is as follows: There are 5 Amazon gift cards valued at \$100 each. The prize is not transferable to another person or entity. No cash redemption or substitution of prize will be made, except by Honor CU in its sole discretion due to causes determined solely by Honor CU, and then for a prize of equal or greater value. All prizes will be digital Amazon gift cards and will be emailed to the winner's email on provided on the entry form or on file with the entrant's Honor Credit Union membership, within approximately twelve (12) weeks after prize confirmation and verification has been completed. The winner shall bear all risk of loss to their prize after being awarded it by Honor CU who is not responsible for it being lost, stolen; nor will the prize be replaced. All other costs and expenses associated with prize acceptance and use not specifically stated within these Official Rules as being provided, are the sole responsibility of the winner, including, without limitation, all federal, state, and local taxes. In no event will more than three (5) Prizes be awarded.

5. Miscellaneous: Void where prohibited or restricted by law. All fees, federal, state, and local taxes and all other expenses relating to the use, acceptance and possession of the prize are the sole responsibility of each winner. The computer operated by Honor CU is the official time keeping device for the Challenge. By participating, entrants agree to be bound by these Official Rules and the decisions of Honor CU in conducting this promotion, which are final and binding in all matters related to this Challenge. Except where prohibited by law, acceptance of prize constitutes permission to use winner's name, photograph and/or likeness for purposes of advertising and promotion for Honor CU without further compensation. Honor CU reserves the right in its sole direction to cancel or suspend this Challenge if causes beyond its control corrupt the administration, security, or proper play of the Challenge. A list of the winners may be obtained by sending a stamped, self-addressed envelope, postmarked no later than April 30, 2024, to Honor Credit Union, ATTN: Marketing Department – 2024 April 2024 Zogo April Youth Month Challenge Winners List, 8685 Edgewood Dr. Berrien Springs, MI 49103. Residents of VT may omit return postage. This Challenge and Official Rules shall be governed by and construed in accordance with the internal laws of the State of Michigan. If any term of this Challenge or Official Rules cannot be legally enforced, it will be considered changed to the extent necessary to comply with applicable law; the remaining terms and the application of the challenged term to persons or circumstances other than those as to which it is declared invalid or unenforceable will not be affected thereby, and each of those provisions will be valid and enforceable to the full extent permitted by law.

6. WARRANTY DISCLAIMER AND LIMITATION OF LIABILITY: The prize(s) offered by Honor CU are provided "AS IS" and "WITHOUT WARRANTY" of any kind. Honor CU expressly disclaims any representations and warranties, including without limitation, the implied warranties of merchantability and fitness for a particular purpose. Honor CU, its officers, directors, employees, representatives, and agents are not responsible for Internet access or other connections, failed telephone, or computer transmissions, electrical, network, computer hardware or software or program malfunctions, failures, or difficulties or for other errors, omissions, interruptions, or deletions of any kind whether human, mechanical, or electronic. BY PARTICIPATING, ENTRANTS AGREE THAT HONOR CU, ITS OFFICERS, DIRECTORS, EMPLOYEES, REPRESENTATIVES AND AGENTS SHALL NOT BE RESPONSIBLE FOR AND WILL BE HELD HARMLESS FROM ANY CLAIM, ACTION, DEMAND, LOSS, DAMAGE, OR INJURY OF ANY KIND, INCLUDING, WITHOUT LIMITATION, PERSONAL INJURY OR DEATH TO ENTRANT OR ANY OTHER PERSON, ARISING OUT OF OR IN CONNECTION WITH PARTICIPATION IN THIS CHALLENGE OR ACCEPTANCE, TRANSPORT,

POSSESSION, USE OR MISUSE OF PRIZE(S). THIS LIMITATION OF LIABILITY APPLIES TO ALL DAMAGES OF ANY KIND, INCLUDING, WITHOUT LIMITATION, DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES, LOSS OR DAMAGE TO PROPERTY, AND/OR CLAIMS OF THIRD PARTIES.

7. Privacy: By accepting the terms and conditions in the online entry form, you consent to any e-marketing with data you have provided. Any personally identifiable information collected during your participation in this Challenge will be collected by Honor CU and used by it and its agents for purposes of the proper administration and fulfillment of the Challenge as described in these Official Rules. Please visit www.honorcu.com for the complete privacy policy.

8. Sponsor: Honor Credit Union, 8385 Edgewood Dr. Berrien Springs, MI 49103.

2024 April Youth Month Challenge Alternate Entry Form Please fill out this form completely:

Name: _____

Birthdate: _____

Address: _____

Phone: _____

Email: _____

I consent to all Official Rules: Signature: x _____