

## Frontier Credit Union Cooler Filled with Beef Sweepstakes - Official Rules

NO PURCHASE NECESSARY. MAKING A PURCHASE WILL NOT IMPROVE YOUR ODDS OF WINNING.

### 1. Contest Dates and Eligibility:

The "Cooler Filled with Beef Sweepstakes" ("Sweepstakes") is sponsored by Frontier Credit Union ("Sponsor"). The Sweepstakes commences on May 21, 2025, and ends on June 30, 2025. Sponsor reserves the right to amend the duration and rules of the Sweepstakes without notice. Participation is open to all legal U.S. residents and/or those that qualify for membership at Frontier Credit Union, who are 18 years or older at the time of entry and who are members of Frontier Credit Union's eligible area. No purchase is required to enter or win. The Sweepstakes is void where prohibited or limited by law and is governed by all applicable federal, state, and local laws. By entering, participants agree to adhere to these Official Rules, any amendments, and the Sponsor's decisions, which are final. Employees and immediate family members of Frontier Credit Union or any entity involved in the promotion or management of the Sweepstakes are not eligible to enter.

### 2. How to Enter:

The Sweepstakes is open from May 21, 2025, to June 30, 2025, for individuals 18 years or older who are legal U.S. residents within the Frontier Credit Union membership area. Entries can be made through the following methods:

#### a) Online Entry:

- Automatic entry is available for those opening a new checking account during the entry period, with a physical address in Lincoln, Gooding, Camas, Blaine, Minidoka, or Jerome Counties.

#### b) Entry by Mail:

- To enter by mail, send a postcard including:

- Legal Name

- Residential Address

- Telephone Number

- Email

- Mail the completed postcard to:

Frontier Credit Union ATTN: Marketing

P.O. Box 1865

Idaho Falls, ID 83403

All entries must be received by the closing date to be eligible.

3. Eligibility:

Participants must be at least 18 years old, U.S. residents and/or those that qualify for membership at Frontier Credit Union , and hold a valid government-issued photo ID (such as a driver's license, state ID card, or U.S. passport). The Sponsor is not accountable for entries that are lost, stolen, mutilated, destroyed, misdelivered, illegible, incomplete, or submitted past the deadline; such entries will not be counted as part of the Sweepstakes. All valid entries, whether on-line or via postcard, are collectively referred to as "Eligible Entries."

4. Selection of the Winner(s):

Up to three (3) winners will be selected through a random draw from all Eligible Entries within 30 days after the Entry Period concludes. The odds of winning depend on the total number of Eligible Entries received. The Sponsor will attempt to notify the winners using the contact information provided in the entry and announce the winner's name on its social media pages and website. If the prize is unclaimed within 30 days of notification, it will be forfeited. The winner must provide satisfactory identification and collect their prize from a designated Frontier Credit Union branch.

5. Taxes:

The winner must complete any necessary IRS Form W-9 and will receive an IRS Form 1099-Misc. The winner is responsible for paying all related taxes.

6. Conditions/Restrictions:

By entering the Sweepstakes, contestants agree to release and indemnify Frontier Credit Union and its affiliates from any claims related to their participation. Misconduct, including using fraudulent means to enter or win, results in disqualification. Frontier Credit Union is not liable for technological failures, network issues, or incorrect data transmission. The Sponsor reserves the right to cancel or modify the Sweepstakes for any reason, including unforeseen technical issues. To view the Sweepstakes on social media, users must belong to the relevant platform.

7. Use of Name/Voice/Likeness:

Entry grants Sponsor the right to use contestants' names, likenesses, and other biographical details for promotional purposes indefinitely. Contestants also grant a sublicense to use, reproduce, and adapt their submitted content, which may be edited or deleted by the Sponsor as needed.

#### 8. Marketing:

By entering, you agree to receive marketing communications from Frontier Credit Union, including promotional emails, text messages, and phone calls about our products, services, rates, events, and member benefits. These messages may be sent using automated technology. Consent is not a condition of membership or service.

You may opt out at any time by clicking "unsubscribe" in emails, texting "STOP" in response to SMS messages, or contacting us directly. Message and data rates may apply.

#### 9. Representations and Warranties:

By participating, contestants confirm that they meet eligibility requirements, understand that false or incomplete submissions void their entry, and agree to abide by the rules.

#### 10. Compliance with Law:

The Sweepstakes is governed by U.S. and Idaho law, overriding any conflicting regulations.

#### 11. Rules:

Rules are available for free on the Sponsor's website or by requesting them via mail (self-addressed stamped envelope required) at Frontier Credit Union's Idaho Falls office.

#### 12. Right to Cancel, Modify or Suspend:

The Sponsor may cancel, amend, or suspend the Sweepstakes or its rules at any time without liability.

#### 13. Association:

Facebook, Instagram, and other entities do not sponsor, endorse, or administer this Sweepstakes. They bear no liability for claims related to participation or prizes.

#### 13. Additional Terms and Conditions:

a) The Prize, a cooler filled with USDA beef, is stored for safe consumption.

b) Sponsor is not responsible for lost or misdelivered entries or errors in Contest announcements.

c) Sponsor may modify or terminate the Contest in the event of system interference or unauthorized activity.

d) Credit union membership does not increase winning chances.

e) Each Prize's approximate retail value is \$1500. This Prize is non-transferable, non-cash redeemable, and limited to the described items, excluding incidental costs. Sponsor may substitute a different prize of equal or higher value if necessary.