

Smart Checking Official Rules

TO ENTER

During the contest period, visit <https://neighborscreditunion.everfi-next.net/welcome/members>. Complete the “Smart Checking” playlist. Open a new checking account within 30 days of completing the playlist. The member must either establish a qualified direct deposit (\$500 monthly minimum) or maintain a minimum average beginning daily balance of \$1,500 for 90 days in the new checking account. Qualifying direct deposit must be established within 60 days of checking account enrollment. Qualifying minimum average beginning daily balance must be established within 7 days of checking account enrollment and then maintained for 90 consecutive days.

Entries are not guaranteed. Neighbors reserves the rights of discretion to define what constitutes proper submission and completion of modules. NFCU reserves all rights to determine or change what requirements are necessary to obtain incentive. One entry per person, per household.

PRIZE DETAILS

Prize consists of \$200 deposited directly to member’s new checking account at NFCU.

CONTEST TIMING

The contest submission period begins April 1, 2023 and ends December 31, 2023. NFCU will provide incentive within 45 days of proper entry.

ELIGIBILITY

Incentive will be awarded to a submission from the NFCU “Money Matters” financial education modules. NFCU partners with Everfi Inc. to bring you financial education modules. You must log in to their system through our site to be eligible for an incentive. Your information is not used for any purpose other than tracking your progress within the system. Employees working at NFCU and their immediate family are not eligible to enter. For the purposes of these Rules, “immediate family” means spouses, parents, children, siblings and their respective spouses, regardless of whether they reside in the same household. Submitter must be 18 years or older. Winner must live, work, worship, or attend school in the Neighbors Federal Credit Union service area (*nine Louisiana parishes: East Baton Rouge, West Baton Rouge, Ascension, Livingston, Iberville, Pointe Coupee, East*

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Feliciano, West Feliciano, and Saint Helena) and be able to claim prize from a NFCU location if required. NFCU will not mail or physically deliver any incentive. Membership is required to obtain incentive. To receive incentives for completing modules, entrant must be registered user by creating Money Matters login and password. NFCU will provide incentive within 45 days of proper entry. NFCU reserves sole discretion to determine or alter prize delivery timeline at any time. All NFCU accounts must be in good standing. Incentives are subject to change and NFCU reserves the right to modify or discontinue this incentive program at any time at the sole discretion of NFCU. All winners must be willing to sign a release to have their names published on the NFCU web site.

SUBMISSION GUIDELINES

Any submission that, in the sole opinion of NFCU, is deemed inappropriate for publication is ineligible. Incomplete, illegible, false, deceptive or garbled submissions are not eligible. All submissions become the sole property of NFCU, and will not be acknowledged or returned. By submitting a submission, you agree that your submission is gratuitous and made without restriction, and will not place NFCU under any obligation that NFCU is free to disclose or otherwise disclose the ideas contained in the submission on a non-confidential basis to anyone or otherwise use the ideas without any additional compensation to you. You acknowledge that, by acceptance of your submission, NFCU does not waive any rights to use similar or related ideas previously known to NFCU, or developed by its employees, or obtained from sources other than you. An eligible user is limited to one incentive per incentive type/contest.

LIMITATIONS OF LIABILITY AND RELEASE

Member cannot receive credit more than once for any individual module incentive. No liability or responsibility is assumed by NFCU or parties donating prizes resulting from submitter's submission in the contest in or attempt to participate in the contest or ability or inability to upload or download any information in connection with the contest. No responsibility or liability is assumed by the NFCU or the parties donating prizes for technical problems or technical malfunction arising in connection with any of the following occurrences which may affect the operation of the contest: hardware or software errors; faulty computer, cable, satellite, network, electronic, Internet connectivity or other online or network communication problems; errors or limitations of any Internet service providers, servers, hosts or other providers; garbled, jumbled or faulty data transmissions;

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failure of any online transmissions to be sent or received; lost, late, delayed or intercepted transmissions; inaccessibility of the website in whole or in part for any reason; traffic congestion on the Internet or the website; unauthorized human or non-human intervention of the operation of the contest, including without limitation, unauthorized tampering, hacking, theft, virus, bugs, or worms; or destruction of any aspect of the contest, or loss, miscount, misdirection, inaccessibility or unavailability of an email account used in connection with the contest. NFCU is not responsible for any printing, typographical, technical, computer, network or human error, which may occur in the administration of the contest, the uploading, the processing or judging of submissions or votes or the tabulating of votes, the announcement of the prizes or in any contest-related materials. Use of website is at user's own risk. NFCU and parties donating prizes are not responsible for any personal injury or property damage or losses of any kind which may be sustained to user's or any other person's computer equipment resulting from participation in the contest. Should any portion of the contest be, in NFCU's sole opinion, compromised by virus, worms, bugs, non-authorized human intervention, technical failures or other causes which, in the sole opinion of NFCU, corrupt or impair the administration, security, fairness or proper play, or uploading of submissions, NFCU reserves the right at its sole discretion to suspend, modify or terminate the contest, and select the recipients from eligible submissions received prior to action taken or as otherwise deemed fair and appropriate by NFCU. Incentives are subject to change and NFCU reserves the right to modify or discontinue this incentive program at any time without prior notice at the sole discretion of NFCU. Except where prohibited, acceptance of any prize constitutes winner's consent to the publication of his or her name, biographical information and likeness in any media for any commercial or promotional purpose, without limitation the Internet, or further compensation. All tax consequences will be the recipient's responsibility. Recipient must acknowledge that it is their responsibility to report earnings from incentives for tax purposes. By entering, entrant acknowledges that, NFCU may provide them with a Form 1099 required for Tax filing purposes. Entrant also acknowledges that before delivery of incentive(s), entrant must provide NFCU with required tax information to fill out Form 1099, including but not limited to social security number or valid tax ID, proper mailing address, and legal full name as provided federal tax documentation.

CONDITIONS OF PARTICIPATION

By participating in the contest, submitters agree (and agree to confirm in writing) (a) to release NFCU from any and all claims, damages or liabilities arising from or

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relating to such submitter's participation in the contest; (b) to waive all rights to claim, punitive, incidental, consequential, or any other damages; (c) to acknowledge that eligibility for receiving prize is solely the discretion of NFCU; and (d) to claim the prize in person from 12529 Perkins Road, Baton Rouge, LA, 70816.

- Primary account holder must be 18 years or older to participate
- One incentive offer per person/ *per household*
- Must complete "checking account benefits" module within 30-days of opening new checking account
- Qualifying direct deposit shall total a minimum of \$500 monthly and shall be established within 60 days of checking account enrollment
- Qualifying minimum beginning daily balance shall be established within 7-days of checking account enrollment and maintained for 90 consecutive days or three consecutive months
- Member must be in good standing
- Incentive shall be deposited to the checking account within 45-days of after satisfying requirements
- NFCU reserves the right to determine or change qualifying criteria

Checking Account Incentive Playlist

"Smart Checking"

- Checking Accounts
- Preventing Overdraft fees
- Healthy Financial Habits
- Mobile and Online Banking
- Creating a Budget