

Middletown Grand Reopening Sweepstakes Official Rules

NO PURCHASE NECESSARY TO ENTER OR WIN. MAKING A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED OR RESTRICTED BY LAW.

Sweepstakes Name: Middletown Grand Reopening Sweepstakes (the "Sweepstakes")

Sponsor: River Valley Credit Union

River Valley Address: 505 Earl Blvd., Miamisburg, OH 45342

Sweepstakes Location: 815 Elliott Dr., Middletown, OH 45044

Sweepstakes Period: Begins on May 5, 2025, at 9:00:00 a.m. ET and ends on May 10, 2025, at 12:59:59 p.m. ET.

1. ELIGIBILITY: Open only to individuals who (i) are members in good standing of River Valley Credit Union, (ii) are legal residents of the 50 United States, D.C., or Puerto Rico, and (iii) are 18 years of age or older at the time of entry. Employees, contractors, officers, and directors of River Valley Credit Union and their immediate families are not eligible. "Member in good standing" means no delinquent loans, no negative balance deposit products, and no inactive accounts.

2. HOW TO ENTER: Complete an Interactive Teller Machine (ITM) transaction at the Middletown branch during the Sweepstakes Period to receive one (1) entry. Receive an additional (1) bonus entry by opening a new River Valley Credit Union checking account at the Middletown location during the Sweepstakes Period.

Limit: Two (2) entries per person/member number maximum.

Entries may also be mailed to: River Valley Credit Union, Middletown Grand Reopening Sweepstakes, 505 Earl Blvd., Miamisburg, OH 45342. Entries must include full name, mailing address, phone number, and email address, and must be received by May 10, 2025 at 1:00 PM ET.

3. WINNER SELECTION AND NOTIFICATION: Three (3) winners will be randomly selected from all eligible entries received. The drawing will be conducted by May 13, 2025. Winners will be contacted by phone within 60 minutes of drawing. Winners must answer and agree to be recorded for verification. If the potential winner does not respond after three (3) attempts or fails to meet eligibility requirements, an alternate winner will be selected.

4. PRIZES:

- Two (2) winners will each receive \$500, deposited into their River Valley Credit Union primary savings account.
- One (1) winner will receive tickets to a Cincinnati Reds game (exact game and seat location determined by River Valley Credit Union).

Approximate Retail Value (ARV): \$500 per cash prize; Reds tickets value will vary.

No substitution, transfer, or cash equivalent of prize permitted except at Sponsor's sole discretion.

5. ODDS: Odds of winning depend on the number of eligible entries received. Typically, 1 in 100-200 entries per prize.

6. GENERAL CONDITIONS: By participating, entrants agree to be bound by these Official Rules and decisions of Sponsor. All taxes are the responsibility of the winners. Winners may be required to sign an affidavit of eligibility and liability/publicity release. River Valley Credit Union reserves the right to modify or terminate the Sweepstakes at any time.

7. PUBLICITY: Except where prohibited by law, acceptance of a prize constitutes permission for Sponsor to use winners' names, likenesses, and entries for promotional purposes without further compensation.

8. LIABILITY RELEASE: Entrants agree to release and hold harmless River Valley Credit Union and its affiliates from any and all liability arising from participation or receipt of any prize.

9. GOVERNING LAW: This Sweepstakes shall be governed by the laws of the State of Ohio.

10. TAXES. Any valuation of the prize(s) stated above is based on available information provided to the Sponsor, and the value of any prize awarded to a winner may be reported to the IRS as required by law. Each winner is solely responsible for reporting and paying any and all applicable federal, state, and local taxes, related to prize acceptance and use not specified herein. Each winner must provide the Sponsor with valid identification and a valid taxpayer identification number or social security number before any prize will be awarded. Any person winning over \$600 in prizes from the Sponsor in a calendar year will be issued an IRS Form 1099 reporting the value of those prizes to the IRS.

For a copy of these Official Rules or a list of winners, mail a self-addressed stamped envelope to River Valley Credit Union, Middletown Grand Reopening Sweepstakes, 505 Earl Blvd., Miamisburg, OH 45342.