

Illinois State Credit Union Scholarship Program

These Official Rules are specific to the 2018 Illinois State Credit Union Scholarship Program. By participating in the program, each entrant agrees to be bound by Illinois State Credit Union Scholarship Program's Official Rules, which will be posted and available at www.itsmycreditunion.org

Competition dates

- Entry period begins at 12:00 pm on February 26, 2018.
- Public voting period begins at 12:00 pm on February 26, 2018.
- The judging portion will close July 13, 2018.

Entrant eligibility

I. Each Entrant Must:

- Be a member of Illinois State Credit Union in good standing. The student must be the primary on the account, a parent/guardian's account will not be eligible.
- Be a legal resident of the United States.
- Be intending to study full-time in an accredited institution for higher learning for the Fall 2018 semester.

II. Each High School Entrant Must:

- Be currently attending a high school as a Senior in the state of Illinois in McLean or Winnebago County
OR
- Be currently attending high school as a Senior anywhere in the United States provided you or your parent was a member of Illinois State Credit Union in good standing prior to January 6, 2018.

III. Each College Entrant Must:

- Be between seventeen (17) and twenty-five (25) years-of-age at time of entry.
- Be currently attending an accredited institution for higher learning.
- Provided you or your parent was a member of Illinois State Credit Union in good standing prior to January 6, 2018.

IV. The Following are not Eligible:

Previous Illinois State Credit Union Scholarship Program winners are not eligible to apply. One exception to this rule is when a High School category winner enters college; he/she becomes eligible for the College category only.

Current paid employees, retirees, subsidiaries, related companies, agents, associates, dealers, representatives, advertising and promotional agencies – and their immediate family members (including spouse, children, step-children, parents, step-parents, in-law parents, brothers and sisters) – are not eligible to enter or win a scholarship in the judging categories, however they are eligible to vote during the public vote period and able to enter into the Facebook likes portion.

Scholarships to be awarded

The first 10 applicants to reach 200 Likes via Facebook will win a \$1,000 scholarship.

In addition to the 10 \$1,000 scholarships, 2 additional \$2,000 scholarships will be awarded in each category:

- Board of Director's Pick
- Staff Favorite

How to enter

- I. Application:** Complete the detailed online scholarship application form, including attaching a recent photo and the required supporting documents.
- II. Supporting Documents:** A letter from your advisor/guidance counselor stating that you are enrolled in an accredited university.
- III. Your Entry:**

A VIDEO (we suggest it be 1-3 minutes):

Create an informative video discussing a finance idea such as, but not limited to: understanding a credit score, how to build your credit, benefits to getting pre-approved vs dealership financing, the difference between a bank and a credit union, what will the banking industry look like in 10 years, etc.

To be entered, the application form, must be fully completed, and submitted by the entry deadline, including video and all required supporting documents.

Make your video by uploading it within our application. Illinois State Credit Union will make watermark adjustments and will then post to the Illinois State Credit Union Facebook page.

If, upon completing and submitting your application, your entry does not appear on the Illinois State Credit Union website within 48 hours or two business days, it likely means that information you submitted was either incomplete or inaccurate and as a result we were unable to upload your entry and consider you for a scholarship. Please contact Illinois State Credit Union directly at illinoisstatecu@itsmycreditunion.org for more information related to your incomplete entry.

Vote eligibility

There is a limit of one vote, per person, per legitimate email address, for each category. Votes that do not meet the eligibility criteria will be disqualified.

Votes made with multiple addresses, under multiple identities, or through the use of any device or artifice to enter multiple times or entries that are in excess of the permitted number of entries during Illinois State Credit Union Scholarship Program's period are automatically void.

Determining winners

- Scholarship winners will be determined by a combination of public vote and judging committee.
- The first ten scholarship winners in each category will be determined by public vote on the **Illinois State Credit Union** Facebook page.
- There is a limit of 3 winners per submitting school (i.e. A maximum of 3 Normal West students can win a scholarship)

Judging and evaluation criteria

The Top Ten submissions, including application forms, video submissions, and all other documentation will be evaluated by the Judging Committee, based the following criteria.

- Effort, quality, and creativity apparent in the applicant's video submission.
- How well the applicant addressed the financial education topics. We encourage creative thinking.

Announcing the winners

The scholarship winners will be announced on **Illinois State Credit Union's** Facebook page and website. The recipients will also be contacted at the telephone and/or email provided on their application. **Potential recipients who cannot be contacted within seven business days of the public announcement, despite customary diligent efforts, may be disqualified and the next in line winner will be awarded the prize.**

Submission eligibility

Your video submission must meet all of the following criteria to be eligible for Illinois State Credit Union Scholarship Program:

- Illinois State Credit Union reserves the right to exclude any video submission it deems inappropriate or outside the intent of the scholarship program.
- Be intended for a family audience and therefore not contain, depict or refer to any crude, vulgar, obscene, sexually explicit, disparaging, discriminatory, offensive, illegal or otherwise unsuitable language, activity or other content (all as determined by Illinois State Credit Union in their sole discretion).
- Not contain, depict or refer to any content that disparages or refers negatively to Illinois State Credit Union, or any other person or entity (all as determined by Illinois State Credit Union in their sole discretion).
- Not conflict with any of Illinois State Credit Union's core values, or otherwise be objectionable to Illinois State Credit Union (as determined by Illinois State Credit Union in their sole discretion).
- Not contain any content that violates any law or any third party's rights (including privacy, personality and intellectual property rights, or copyrights).
- Not promote, depict or refer to any commercial enterprises other than Illinois State Credit Union.
- Your video must meet all guidelines and criteria imposed by YouTube with respect to their rules and regulations.
- In the event of a dispute, submissions shall be deemed to be submitted by the authorized account holder of the e-mail address associated with the entry (the "Applicant").
- If a video shows any individual in such a way that the individual can be recognized, you must obtain written consent from that individual to permit Illinois State Credit Union to copy, display, transmit and otherwise use the video, and you must provide Illinois State Credit Union an original copy of that consent upon Illinois State Credit Union's request.

Illinois State Credit Union will not be responsible for any lost, delayed, misdirected, illegible, incomplete, damaged or undeliverable entries, or any delay or failure to transmit, process, receive or consider entries.

In order to be eligible to be awarded the scholarship each recipient must:

Sign a Declaration of Compliance with Rules and Regulations and an Assignment, Release and Indemnity Form, assigning all rights to the video submission to Illinois

State Credit Union, including all copyrights, releasing Illinois State Credit Union, their affiliates and respective advertising and promotions agencies from any liability in connection with Illinois State Credit Union or the scholarships awarded.

Produce valid identification and, if requested by Illinois State Credit Union, proof of age and photo identification.

Provide valid identification of Illinois State Credit Union membership.

Confirm that they are the sole producer of the video and that they own all rights to it and are able to fully assign all rights to Illinois State Credit Union as contemplated above.

Disbursement of scholarship awards

- The scholarship recipients will receive proceeds for the Fall 2018 Semester.
- The scholarship funds will be mailed to the winner's college or university prior to August 31, 2018.
- Students must show proof that they are registered full time during the Fall 2018 semester (verification of schedules will be done at the time of disbursement).

License

By entering Illinois State Credit Union's Scholarship Program, you irrevocably and exclusively assign all copyright, without limitation of time, place, medium, support or language, to Illinois State Credit Union and waive all legal rights to the video or essay in favor of Illinois State Credit Union. Accordingly, you acknowledge that Illinois State Credit Union will have the unrestricted and exclusive right to use the video or essay for any purpose, including but not limited to, publishing it in an electronic form on the Illinois State Credit Union website for promotional purposes without further compensation.

Conduct

Illinois State Credit Union reserves the right, in their sole discretion, to disqualify any entrant or voter found to be: (a) violating Illinois State Credit Union's Scholarship Program Rules & Regulations; (b) tampering or attempting to tamper with the entry or voting process or the operation of the scholarship program; (c) violating the terms of service, conditions of use and/or general rules or guidelines of Illinois State Credit Union; and/or (d) acting in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person.

Disclaimers, liability, and indemnification

By participating in Illinois State Credit Union's Scholarship Program, you release and agree to indemnify and hold harmless Illinois State Credit Union and their employees, directors, officers, affiliates, agents, judges and advertising and promotional agencies from any and all damages, injuries, claims, causes of actions, or losses of any kind resulting from your participation in Illinois State Credit Union's Scholarship Program or receipt or use of any award or prize.

Illinois State Credit Union shall have no liability for any loss or damage of any videos entered in Illinois State Credit Union's Scholarship Program or for any other loss or damage resulting directly or indirectly from your participation in Illinois State Credit Union.

Privacy / use of personal information

By participating in Illinois State Credit Union's Scholarship Program, each applicant entrant (a) grants to Illinois State Credit Union the right to use his/her name, mailing

address, city, state, telephone number, and email address ("Personal Information") for the purpose of administering Illinois State Credit Union, including but not limited to contacting and announcing the recipients and fulfilling scholarship awards; (b) grants to Illinois State Credit Union the right to use his/her Personal Information for publicity and promotional purposes relating Illinois State Credit Union, in any and all media now known or hereafter devised, without further compensation unless prohibited by law; and (c) acknowledges that Illinois State Credit Union may disclose his/her Personal Information to third-party agents in connection with any of the activities listed in (a) and (b) above. Illinois State Credit Union will use the entrant's Personal Information only for identified purposes, and protect the entrant's Personal Information in a manner that is consistent with Illinois State Credit Union's Privacy Policy.

Termination

If for any reason Illinois State Credit Union cannot run Illinois State Credit Union's Scholarship Program as planned, (including as a result of bugs, tampering, unauthorized intervention, fraud, technical failures, infection by computer virus or any other cause that corrupts, impairs or affects the administration, security, fairness, integrity, or proper conduct of Illinois State Credit Unions Scholarship Program) Illinois State Credit Union reserve the right to cancel, modify, extend or suspend Illinois State Credit Union's Scholarship Program. In that event, Illinois State Credit Union may determine the winner from among the eligible entries received up to the time of the impairment, or cancel the scholarship program.

Language discrepancy

In the event of any discrepancy or inconsistency between the terms and conditions of the scholarship program rules and regulations and disclosures or other statements contained in any scholarship program-related materials, including but not limited to the scholarship program application form, or point of sale, print or online advertising, the terms and conditions of these rules and regulations shall prevail, govern and control.