

**Hayward Community Credit Union's VISA® 2021  
\$500 SWEEPSTAKES OFFICIAL RULES**

BY ENTERING THE SWEEPSTAKES YOU AGREE TO THESE OFFICIAL RULES, WHICH ARE A CONTRACT, SO READ THEM CAREFULLY BEFORE ENTERING. WITHOUT LIMITATION, THIS CONTRACT INCLUDES INDEMNITIES TO THE SPONSOR FROM YOU AND A LIMITATION OF YOUR RIGHTS AND REMEDIES.

**GENERAL**

- Sponsor:** Hayward Community Credit Union's Visa ® \$500 Sweepstakes is sponsored by Hayward Community Credit Union, (HCCU) 15855 US Hwy 63, Hayward, WI 54843.
- ELIGIBILITY:** The **Visa 2021 Sweepstakes** ("Sweepstakes") is open only to legal residents of the fifty (50) states who are 18 years of age or older as of September 1, 2021. Must be a [Member of Hayward Community Credit Union](#) and have a Visa Debit Card with their name on it.
- Sweepstakes Timing/Description:** The Promotion Period begins at 12:00 AM on September 1, 2021 and ends at 11:59.59 PM on October 31, 2021. There will be one (1) Grand Prize winner selected in a random drawing at the end of the Promotion Period from among all eligible entries received.
- TO ENTER: AUTOMATIC ENTRY:** An eligible Visa cardholder will automatically receive one (1) Sweepstakes entry for each eligible Visa purchase made with their Visa card during the Promotion Period at a participating merchant location in the U.S. Only eligible Visa purchases, or payments made with a Visa card are accepted and are eligible for automatic entry. In the event of a dispute as to who submitted a particular cardholder entry, such entry will be deemed to be submitted by the primary person in whose name the card used to enter the Sweepstakes was issued. Other restrictions and exclusions may apply. Visa cards or card numbers that are stolen, fraudulent, tampered with, or otherwise altered are not eligible for automatic entry. Automatic entries must be made by October 31, 2021 in order to be eligible for the random drawing.
- DETERMINATION OF WINNER/WINNER NOTIFICATION:** Prize Winner will be chosen at random. Your odds of winning depend on the number of eligible entries received. One (1) winner will be selected on or about November 5, 2021 from among all eligible automatic entries received. The Winner will be contacted by HCCU.
- Prize:** One (1) Winner will win a prize of \$500 in Cash from the [Hayward Community Credit Union](#).
- CONDITIONS OF PARTICIPATION:** By entering, entrants agree to be bound by these Official Rules, including all eligibility requirements and the decisions of Hayward Community Credit Union, which are final and binding. By accepting prize, winner consents to the use of their name, image, likeness, photograph, voice, and biographical material for advertising, publicity, and promotional purposes by HCCU, in any and all media now or hereafter devised, including but not limited to, any online announcements, worldwide in perpetuity, without additional compensation, notification, or permission, except where prohibited by law. Entrants release and hold harmless HCCU from any claims, actions, injury, loss, or damage of any kind, including but not limited to, personal injury or death, resulting, directly or indirectly, in whole or in part, from participating in this Sweepstake.