

## CU Imagine Contest Game Official Rules 2025

No Purchase or Payment of any kind is necessary to enter, win, or claim a prize. A purchase will not improve the chances of winning with an entry.

**SPONSOR.** The official sponsor of the CU Imagine Contest Game ("Contest") is the Illinois Credit Union Foundation ("ICUF") located at 1807 W Diehl Road, Naperville, Illinois 60563.

**ELIGIBILITY.** Contest Entry is open to any Eligible Contestants as defined below. The Contest Entry must be presented by an employee or official of the Eligible Contestant who is at least 18 years of age. Eligible Contestants will be asked to certify that the named Presenter is authorized to present their Contest Entry. Void where prohibited.

**DEFINITIONS.** The following definitions shall apply:

- "Eligible Contestants" are any regular member (affiliate or associate) of the Illinois Credit Union League ("ICUL") or any Credit Union Service Organization that is wholly owned by a regular member credit union of ICUL.
- "Contest Entry" is an eligible contestant's unique idea for making a meaningful impact on credit unions, credit union members, credit union employees, and/or their communities. A Contest Entry should be about building stronger communities and changing peoples' lives for the better through financial education, wellness, social responsibility, mentorship, and/or diversity, equity, and inclusion. A Contest Entry should incorporate information, learnings, and statistics from the 2024 ICUF Multicultural Opportunity Report ("MOR") or the most recently published ALICE Report for Illinois from the United Way (ALICE). A Contest Entry should explain how you and your organization would like to use findings from MOR or ALICE along with the five thousand dollar prize (\$5,000) to improve the financial health and well-being of your employees, members, and/or community.
- "Contest Entry Submission Form" is an online application found at <https://www.icul.com/member-resources/icu-foundation/cu-imagine/>.
- "Contest Live Event" is the Final Round of the Contest which will be held live on stage on Thursday, October 23, 2025 at 2:00 pm central time during the ICUL Annual Convention at the official conference hotel where the Final Round Contestants selected following the First Round will have the opportunity to have their Presenter present the Contest Entry Idea to our Judging Panel and the audience present.
- "Presenter" is an employee or official of the Eligible Contestant authorized by the Eligible Contestant to present its Contest Entry Idea to our Judging Panel and the audience present at the Contest Live Event, if selected as a First Round Winner.
- "Judging Panel" is a group of industry professionals who know credit unions and understand their mission and commitment to improving the lives of their members and their communities. Each member of the Judging Panel has one vote.
- "Live Audience" consists of the individuals present at the Contest Live Event who choose to vote for their favorite Contest Entry. The Contest Entry with the most votes from the Live Audience will receive one vote on the Judging Panel.

**DURATION OF CONTEST.** The Contest opens on Monday, June 2, 2025 at 8:00 am central time, and the First Round closes on Friday, September 5, 2025 at 5:00 pm central time. The Final Round will take place at the Contest Live Event on Thursday, October 23, 2025 at 2:00 pm central time at the ICUL Annual Convention held at the Chicago Hilton & Towers Hotel located at 720 South Michigan Avenue, Chicago, Illinois 60605, and shall conclude when a Grand Prize Winner is selected.

**HOW TO ENTER. First Round.** Eligible Contestants may enter the Contest by completing and submitting the online application (Contest Entry Submission Form). The Contest Entry Form must be received by ICUF on or before

Friday, September 5, 2025 at 5:00 pm central time to be eligible for consideration. Up to four (4) First Round winners will be selected and notified on or before Friday, September 19, 2025, and invited to be a Final Round Contestant.

Final Round: The Final Round Contestants will be invited to participate in the Contest Live Event where each Presenter will have the opportunity to present their Contest Idea live on stage to the Judging Panel in front of a live audience. The Contest Idea presented at the Contest Live Event must meet the technical specifications set forth below. Eligible Contestants must participate in the Contest Live Event in order to be eligible to win the Grand Prize of five thousand dollars (\$5,000).

TECHNICAL SPECIFICATIONS FOR CONTEST LIVE EVENT PRESENTATION. The Contest Live Event will take place on Thursday, October 23, 2025 at 2:00 pm central time at the ICUL Annual Convention held at the Chicago Hilton & Towers Hotel located at 720 South Michigan Avenue, Chicago, Illinois 60605.

- a) The Contest Live Event will take place at the ICUL Annual Convention. Each Final Round Contestant will have up to three (3) minutes to give their presentation. After the presentation is completed, the Judging Panel will be given an opportunity to ask the Presenter questions. Dress for the event is business casual.
- b) The Live Presentation should be primarily presented by the Presenter. Presenters are encouraged to incorporate visuals such as a slide deck with graphics, however, the Live Presentation should not solely be a slide deck presentation. To avoid this, we recommend using up to 10 slides.
- c) Audio/visual aids are permitted, but Internet access will not be available. If the Presenter plans to use audio/visual aids which require technical assistance (e.g., computer, projector, etc.), please contact Melanie Murphy at [melanie.murphy@icul.com](mailto:melanie.murphy@icul.com) or 224-407-0440 no later than Friday, October 10, 2025 to ensure the requests can be accommodated.
- d) Any props must be able to be carried on and off stage by the Presenter without assistance. ICUF is not responsible for the care or safekeeping of any props, audio/visual aids, equipment, etc.
- e) The Live Presentation may not use any material that is confidential, plagiarized, utilizes the image of likeness of third parties without prior authorization, or infringes on the copyright or other intellectual property rights of third parties. In addition, material or images that may be deemed offensive, obscene, malicious, harassing, defamatory, abusive, violent, harmful, or insensitive may not be used.
- f) Extraneous marketing/advertising should be avoided.

LIMITATIONS. There is no limit to the number of Contest Entries and Eligible Contestant may submit. Each Contest Entry must be unique. Duplicate Contest Entries will not increase the chance of selection and will be discarded. No more than one (1) Contest Entry from an Eligible Contestant may be selected as a First Round Winner.

WINNER SELECTION AND NOTIFICATION. Up to four (4) First Round Winners will be selected and notified by ICUF staff on or before Friday, September 19, 2025, and invited to be a Final Round Contestant. Notification will be made using the contact information provided in the Contest Entry Form. Selection will be based on how well the Contest Entry incorporates information from the 2024 ICUF Multicultural Opportunity Report ("MOR") or the most recently published ALICE Report for Illinois from the United Way (ALICE), the quality of the plan to execute the vision defined, and the overall effectiveness of the idea. One (1) Final Round Winner will be selected exclusively by the Judging Panel at the Contest Live Event and announced live on stage. Selection will be based on the Judging Panel's analysis and desire to support a particular Contest Entry.

PRIZES. First Round: Up to four (4) First Round Winners will be selected. Each First Round Winner will receive an invitation to present their Contest Entry at the Contest Live Event. In addition, each First Round Winner will receive one (1) complimentary full registration for the 2025 ICUL Annual Convention valued at one thousand dollars (\$1,000). Full conference registration includes the basic registration fee for the three (3)-day conference only but does not include add-on fees or hotel/travel expenses. Final Round: One (1) Final Round Winner will be

selected by the Judging Panel to receive five thousand dollars (\$5,000) to support and implement their Contest Idea. Funds will be paid to the Presenter's organization (credit union or credit union support organization).

ICUF reserves the right to substitute a prize of equal or greater value at its sole discretion. Entries and prizes are non-transferable. Prizes have no cash equivalent value. Alternative prizes are not available except at the sole discretion of ICUF. Prizes are awarded "AS IS" with no warranty or guarantee, either express or implied, by ICUF.

TAX RESPONSIBILITY. All taxes in connection with the participation in the contest or the awarding or acceptance of any prize, and the reporting consequence thereof, are the sole responsibility of the Prize Winner.

ODDS OF WINNING. Odds of winning the First Round depend on the number of eligible submissions received and are estimated at approximately 4:30. Odds of winning the Final Round, once selected as a Final Round Contestant, are approximately 1:4.

PRIVACY AND USE OF YOUR PERSONAL INFORMATION. Except as prohibited by law, by entering or participating in the Contest or accepting any prize, each Eligible Contestant agrees to allow ICUF to contact its designated representative(s) and/or Presenter using the contact information provided in the Contest Entry Form and to use the name and likeness of the Eligible Contestant, its designated representative(s), and Presenter, for any and all permissible purposes, including marketing, without compensation.

REPRESENTATIONS AND ACKNOWLEDGEMENTS: PUBLICATION. By entering the Contest, the Eligible Contestant confirms that it has, by and through its designated representative, read and agrees to the terms and condition of these Official Rules, and that it represents and warrants that both Eligible Contestant and Presenter meet the Eligibility Requirements. You also acknowledge ICUF will receive the personal information you provide in connection with your Contestant Entry and your Live Presentation and may use that information in accordance with these Official Rules, including the publication of the names of all Eligible Contestants that submit Contest Entries, their designated representative(S), their Presenter(s), and general information concerning their Contest Entries. BY entering, you acknowledge and agree that your Contest Entry is not confidential nor submitted in confidence or trust, and no confidential or fiduciary relationship is intended or created by submitting a Contest Entry. You understand ICUL and its affiliates or subsidiaries may possess or come to possess information similar or identical to the information contained in your Contest Entry, and you agree that any such similarity or identity shall not give rise to any claim or entitlement, whether for compensation, credit or otherwise. By submitting a Contest Entry, you hereby release ICUL, its affiliates and subsidiaries, and their respective directors, officers, share, employees, licensees, assigns and successors, from any and all claims relating to your Contest Entry, including, without limitation, arising from rise of misdirection or misdelivery of your Contest Entry.

INTELLECTUAL PROPERTY. A Contest Entry submitted in connection with an Eligible Contestant's Contest Entry shall, always, remain the exclusive property of the Eligible Contestant. Notwithstanding, ICUF shall retain the right to publish certain information about the Contest Entry and the Eligible Contestant as described above.

RESERVATION OF RIGHTS. Violation of these Official Rules may result in immediate disqualification and forfeiture of any prize. ICUF reserves the right, in its sole discretion, to determine whether these Official Rules have been violated and to disqualify any Entrant it deems in violation of these Official Rules for any reason, including, without limitation, if ICUF in its sole discretion, determines the Contest cannot be conducted as planned or that tampering, technical failure or any other cause interferes with the administration, security, fairness, or integrity of the Contest. ICUF is not responsible for incorrect or inaccurate transcription of entry information, or for any human error, technical malfunction, lost or delayed data or video transmission, omission, interruption, deletion, line failure or malfunction of any telephone network, computer equipment or software, the inability to access any website or online service or any other error, human or otherwise.

ICUF reserves the right to terminate, suspend, reschedule, or amend the Contest and/or the Contest Live Event, upon the occurrence of acts beyond ICUF's reasonable control, including, without limitation,, a force majeure event that makes it illegal, impracticable or impossible for ICUF to proceed with the Contest, the Contest Live Event, or the ICUL Annual Convention, including, but not limited to (a) acts of God; (b) fire, flood, earthquake, explosion or other disasters; (c) war, invasion, terrorist threats or acts, riots, or other civil unrest; (d) government order or law; (e) action or regulations by any governmental authority; (f) national or regional emergency; (g) medical epidemic, pandemic or outbreak; (h) strikes, labor stoppages or slowdowns, or other industrial disturbances (except those involving the employees or agents of the party seeking the protection of this clause); (i) shortage of adequate power or curtailment of transportation facilities; or (j) any other causes beyond the reasonable control of ICUF.

All determinations of ICUF are Final. By participating in the Contest, Eligible Contestants, by and through their designated representative(s), and Presenter, accept the decisions of ICUF as final.

INDEMNIFICATION/LIMITATION OF LIABILITY. ELIGIBLE CONTESTANT AGREES THE ILLINOIS CREDIT UNION FOUNDATION, ILLINOIS CREDIT UNION LEAGUE, AND THEIR SUBSIDIARIES AND AFFILIATES, AND EACH OF THEIR OFFICERS, DIRECTORS, EMPLOYEES, AGENTS, SUCCESSORS AND ASSIGNS ("INDEMNIFIED PARTIES") SHALL HAVE NO LIABILITY WHATSOEVER FOR ANY CLAIMS, INJURIES, LOSSES OR DAMAGES OF ANY KIND RESULTING FROM: (A) ELIGIBLE CONTESTANT'S PARTICIPATION IN THIS CONTEST; (B) ICUF'S USE OF THE ENTRY IN ACCORDANCE WITH THESE OFFICIAL RULES; (C) DAMAGE TO ANY COMPUTER SYSTEM RESULTING FROM ACCESS TO OR THE UPLOAD/DOWNLOAD OF INFORMATION OR MATERIALS CONNECTED WITH THIS CONTEST; OR (D) ELIGIBLE CONTESTANT'S ACCEPTANCE, POSSESSION, USE OR MISUSE OR ANY PRIZE. ACCORDINGLY, ELIGIBLE CONTESTANT HEREBY AGREES TO RELEASE, INDEMNIFY, AND HOLD HARMLESS THE INDEMNIFIED PARTIES AND EACH OF THEM FROM AND AGAINST SAME. ICUF MAKES NO WARRANTIES, EITHER EXPRESS OR IMPLIED, WITH RESPECT TO THIS CONTEST OR THE PRIZES, AND SPECIFICALLY DISCLAIMS ALL SUCH WARRANTIES INCLUDING, WITHOUT LIMITATION, WARRANTIES FOR MERCHANTABILITY, NON-INFRINGEMENT AND FITNESS FOR ANY REASON.

CHOICE OF LAW. The construction, validity, interpretation, and enforceability of these Official Rules and/or the rights and obligations of Entrants or Sponsor shall be governed by and construed in accordance with the laws of the State of Illinois.

SEVERABILITY. In the event that any provision, clause, sentence, section, or other part of these Official Rules is held to be invalid, illegal, inapplicable, unconstitutional, contrary to public policy, void, or unenforceable in law or equity as to any person or circumstance, the remaining balance of these Official Rules shall remain in full force and effect.

To obtain a copy of these Official Rules, to learn who won after the conclusion of the Contest, or for any questions regarding this contest, please contact Melanie Murphy at [melanie.murphy@icul.com](mailto:melanie.murphy@icul.com) or 224-407-0440.