



Official Rules Middle Beach Branch RTIC Cooler Giveaway

NO PURCHASE OR ACCOUNT OPENING NECESSARY TO ENTER OR WIN.

1. Promotion Period

The Innovations Financial Credit Union Middle Beach Branch RTIC Cooler Giveaway ("Promotion") begins September 1, 2026, and ends September 11, 2026 ("Promotion Period"). All entries must be received during the Promotion Period.

2. Eligibility

Eligible participants may enter the Promotion during the Promotion Period in accordance with these Official Rules.

Employees, officials, volunteers, and members of the Board of Directors of Innovations Financial Credit Union are not eligible to enter or win.

Additional restrictions may apply. Void where prohibited by law.

3. How to Enter

Eligible participants may enter during the Promotion Period by visiting the Innovations Financial Credit Union Middle Beach Branch, located at:

**12501 Hutchison Blvd.
Panama City Beach, FL 32407**

and completing an official giveaway entry.

Members who open a new account at the Middle Beach Branch during the Promotion Period will also be automatically entered into the Promotion.

No purchase or account opening is necessary to enter or win.

Limit **one (1) entry per person regardless of method of entry.** A participant who completes an official giveaway entry and also opens a new account at the Middle Beach Branch during the Promotion Period will receive only one entry.

Entries that are incomplete, illegible, fraudulent, or otherwise do not comply with these Official Rules may be disqualified.

4. Prize

One (1) winner will receive one (1) RTIC cooler with an estimated retail value of **\$189.**

No substitution or cash equivalent will be provided. The prize is non-transferable.

5. Winner Selection and Odds

One (1) winner will be selected by random drawing from all eligible entries received during the Promotion Period. The drawing will take place on or before **September 14, 2026**.

Odds of winning depend on the number of eligible entries received.

6. Winner Notification and Prize Pickup

The winner will be notified by phone using the contact information provided with the entry no later than **September 30, 2026**.

The winner must pick up the prize at the Innovations Financial Credit Union Middle Beach Branch within **ten (10) business days after notification**.

The winner may be required to verify eligibility before receiving the prize. If the winner cannot be reached after reasonable attempts, is determined to be ineligible, declines the prize, or fails to pick up the prize within ten (10) business days after notification, the winner will forfeit the prize and Innovations Financial Credit Union may select an alternate winner by random drawing from the remaining eligible entries.

7. General Conditions

By participating in the Promotion, entrants agree to be bound by these Official Rules and the decisions of Innovations Financial Credit Union regarding the administration of the Promotion.

Innovations Financial Credit Union reserves the right to disqualify any participant who attempts to tamper with the entry process, submits fraudulent information, or otherwise violates these Official Rules.

Innovations Financial Credit Union reserves the right, subject to applicable law, to cancel, suspend, modify, or terminate the Promotion if circumstances beyond its reasonable control affect the fairness, integrity, or proper administration of the Promotion.

By accepting the prize, the winner releases Innovations Financial Credit Union and its officials, directors, employees, representatives, and agents from claims arising from or related to participation in the Promotion or the acceptance or use of the prize, except where prohibited by law.

8. Privacy

Information collected in connection with the Promotion will be used to administer the Promotion, contact the winner, and fulfill the prize. Entry into the Promotion does not constitute consent to receive marketing communications from Innovations Financial Credit Union unless the entrant separately provides such consent.

9. Sponsor

The Promotion is sponsored by:

Innovations Financial Credit Union
101 E. 23rd Street
Panama City, FL 32405