

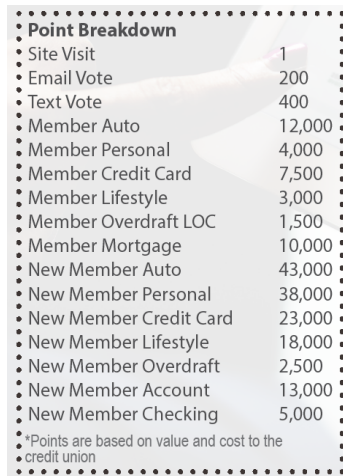
## Heroes of Education Terms and Conditions

Point structure.

Points are given based per actions taken linked to a specific school eligible for the Heroes of Education program. Site visit, email vote and text vote are tracked through the Heroes of Education website, operated by Hatfield Media ([www.hatfieldmedia.com](http://www.hatfieldmedia.com)). Points earned through products are calculated by an internal process at Class Act. Those points will be added to the website totals within the 2 business days. A loan must pay at least one day of interest to count towards points. Points are calculated by consideration of marketing cost and the value of each product to Class Act FCU.

While it is the intent to only ever increase the amount awarded for each action, Class Act FCU reserves the right to amend the point values by adding and subtracting to its values. Check the Heroes of Education website for the most current values.

Also, Class Act reserves the right to offer bonus points whether to eligible participants as a promotion or drive participation, at a specific school. Class Act might make bonus points available throughout the program.



Point Breakdown	
Site Visit	1
Email Vote	200
Text Vote	400
Member Auto	12,000
Member Personal	4,000
Member Credit Card	7,500
Member Lifestyle	3,000
Member Overdraft LOC	1,500
Member Mortgage	10,000
New Member Auto	43,000
New Member Personal	38,000
New Member Credit Card	23,000
New Member Lifestyle	18,000
New Member Overdraft	2,500
New Member Account	13,000
New Member Checking	5,000

\*Points are based on value and cost to the credit union

### How to Enter

All Schools under Class Act Federal Credit Union's field of membership are eligible to participate, in the Heroes of Education program. All schools are automatically enrolled in the program. Schools will immediately start earning points. Follow the steps on "Get Started" page on the site.

### Fraud

Participants in this program agree to act with good intentions and not to defraud the program. Class Act reserves the right to exclude schools from the program or not payout awards if fraudulent activity is discovered. Fraudulent activity includes but is not limited to:

Opening accounts and memberships without the intent of using the account as a financial product.

The use of bots, programs, troll farms, fake internet profiles, and/or mass sign ups with email addresses or phone numbers that were just created for the purpose of winning.

### **Payouts of Hero Grants**

As soon as a school hits a payout tier. A Class Act representative will reach out to set up a photo opportunity, upon delivery of the check.

\*Max payout through 2021 program is \$15,000 per school. Heroes Grants are paid out after performance thresholds are met. Payouts to schools are designated as marketing benefits and donations. Checks are made payable directly to the winning schools. This offer expires after a total of \$100,000 is paid out, in 2021. This offer may be altered or ended without notice.

### **Media release**

When a school accepts a Heroes Grant from Class Act FCU, the school's administration agrees to allow pictures, logos, media, press releases, names with titles, likeness of individuals involved and the name of the school to be used in promotion of Class Act FCU and the Heroes of Education program. Class Act Federal Credit Union will purchase media and advertisement spots asking the community to support a particular school. An example, of how Class Act might do that can be found in the Heroes of Education literature and website. While schools that perform better in points are more likely to receive more media buys, Class Act reserves the right to purchase media buys for any school at any time regardless of points.

### **Uploading Content for Schools Webpage**

Class Act FCU's marketing department will upload a 2-3-minute video, up to 10 photos, a logo and a summary for the school, to your Heroes of Education web page. The content must be relevant to the school and supplied by an adult associated with the school, who has permission to allow Class Act FCU to use that content. A media release must be signed when content of a child is provided. If the marketing department determines the content is relevant it will be posted. If another individual or group from the same school asks to upload content, we will defer to the school's top administrator.

## FAQs

### Can multiple groups and clubs try to win for the same school?

Yes, however when a school achieves a payout tier the check will be made payable directly to the school and not the group. It will be up to the school's administrator to determine how the funds are spent.

### What happens to my points when the \$100,000 is been paid out?

The Credit Union reserves the right to decide what will happen later.

### How often are points updated?

Points received from site visits, email and text signups are updated as soon as they are earned. Points earned from products are updated within two business days, after the product has been opened.

### How many times can I vote with email and phone number?

Voting is tracked by device, email address and phone number. You may use one email and one phone number per device. You may not reuse an email or phone number on a separate device. For example, If you have 2 email addresses a laptop and a cell phone you would be able to vote as follows:

Laptop-Email address 1

Cell Phone- Email address 2 and text.

Class Act reserves the right to review all actions that have led to earning points/votes and may make the decision to not award and or subtract points if it is seen those points were achieved in a manner that does not reflect the intent of this program. This decision is solely up to Class Act leadership and cannot be appealed.

### What are phone numbers and email addresses used for?

When you sign up for text and email you will receive updates about the Heroes of Education Program and promotional information related to Class Act FCU. We will never sell or share your information with unaffiliated agencies. The Site is not designed or intended to attract children under the age of 13. We do not collect any personally identifiable information, whether or not such information is voluntarily provided, from any person we actually know is under the age of 13. If a parent or guardian accesses the site on behalf of a person under the age of 13, that parent or guardian is responsible for protecting that child's personally identifiable information. If you feel your child has provided information to us, you may review any personal information that we have collected online from your child. You may request to have this personal information deleted and/or request that there be no further collection or use of your child's personal information, or if you have questions about these information practices, you may contact us at [marketing@classact.org](mailto:marketing@classact.org), or at Class Act FCU Attn: Marketing 3620 Fern Valley Rd. Louisville, KY 40219.