



## Don't Break the Bank — 2026 Video Creator Contest

### Official Rules & Participation Guidelines

Welcome to the 2026 *Don't Break the Bank* Video Creator Contest, sponsored by **ProFed Credit Union (ProFed)**. This year, we're taking a fresh approach to financial education by inviting YOU — students, creators, and storytellers — to produce an original 30-second video that creatively shares a financial wellness concept in a fun, relevant, and engaging way.

#### 1. Contest Overview

Beginning **January 15, 2026**, ProFed will invite students, classrooms, content creators, and community members across Northeast Indiana to create an educational 30-second video around one approved financial wellness topic. Participants may film their video using any creative method — including smartphone recording, DSLR footage, animation, motion graphics, stop-motion, and screen capture. Production styles may range from simple to highly polished.

- Participants are welcome to submit multiple entries.
- Participation in the contest is voluntary.

All contest requirements, specifications, deadlines, and judging details are outlined below. By submitting an entry, participants confirm that they have read, understand, and agree to these Official Rules.

#### 2. Important Dates

- Contest Opens: **January 15, 2026**
- Submission Deadline: **March 31, 2026, at 11:59 PM EST**
- Public Voting Period: **April 1–April 30, 2026**
- Winners Announced: **Friday, May 1, 2026**

#### 3. Eligibility

To enter, participants must meet all the following requirements:

- Reside in **Indiana**
- Be a **student (middle school, high school, or college)** OR a **community member age 13+**
- Have permission from a parent/guardian if you are under age 18
- Not be an employee of ProFed Credit Union or an immediate family member of a ProFed employee

No purchase is necessary to enter or win. Membership with ProFed is not required.



#### **Additional Requirements for Participants Under 18:**

- Submission of an entry confirms that a parent or legal guardian has reviewed and agreed to these Official Rules on the participant's behalf.
- An entry is not complete until verified parental or legal guardian consent is received.
- Videos will not be reviewed, judged, or shared until that consent has been provided and verified by ProFed.
- Additional requirements related to parental consent, privacy, and the use of a participant's name, image, and likeness for those under 18 years of age are addressed throughout these Official Rules.
- After winners are announced, we will verify the participant's age and ensure that anyone under 18 has completed a parental or guardian [release form](#).

#### **4. Approved Video Topics**

Participants will select a topic. Below are some suggestions:

- Budgeting basics, Student financial tips
- Saving money on everyday expenses
- How to make smart spending choices
- "How I avoid breaking the bank"
- Beginner investing concepts
- How I stretch \$20 for the week

Have another idea in mind? Fantastic, go for it! Please remember that all videos are subject to the Content Standards outlined below.

#### **5. Video Requirements**

All submissions must meet the following criteria:

##### **Video Length**

- 25–35 seconds

##### **Format**

- 16:9 (Horizontal) OR 9:16 (Vertical)
- .MP4 or .MOV file format preferred

##### **Quality**

- Must be clear, audible, and appropriate for public viewing
- Content must align with financial education principles and avoid misinformation

##### **Originality**

- Your video **must be original content**, created specifically for this contest
- No copyrighted music, images, footage, or AI-generated likenesses without proper rights



## 6. Content Standards

### Financial Content Guidelines

This contest is about sharing ideas and experiences related to financial wellness, not giving professional or personalized advice.

#### You're welcome to:

- Share general money tips or habits that work for you.
- Talk about lessons you've learned about budgeting, saving, or spending.
- Explain financial ideas in a simple or creative way.

#### Please don't:

- Tell someone exactly what they should do with their money.
- Give step-by-step instructions meant for a specific person or situation.
- Say things like "you should," "you must," or "everyone should do this."
- Present your video as financial, legal, or investment advice.

#### If your video talks about investing:

- Keep it educational and high-level.
- You can explain what investing is, why people invest, or basic ideas like risk and long-term thinking, etc.
- Do not tell people what to buy or sell.
- Do not predict that an investment will go up or down or promise outcomes.
- Do not recommend specific investments, stocks, cryptocurrencies, apps, platforms, or products.

#### Your video **cannot** include:

- Profanity, hateful language, violence, threats, bullying, or harassment.
- Controversial political or religious statements.
- Promotion of unsafe or illegal activities.
- Defamatory statements about any individual, organization, or entity.
- Nudity, inappropriate clothing, or sexual content.
- Copyrighted music, images, or video without explicit permission.
- Misleading or inaccurate financial advice.

ProFed reserves the right to reject any entry that violates these rules or contradicts our financial-wellness standards.



## 7. Submission Requirements

Email your video to [profedcu.contest@gmail.com](mailto:profedcu.contest@gmail.com) with the subject line:

**2026 Video Contest Submission**

Please include:

1. **Full Name**
2. **Email Address**
3. **Phone Number**
4. **School or Organization (optional)**
5. **Video Title**
6. **Topic Chosen**
7. **Signed Release Form** (parent/guardian signature required if under 18)

Participants may submit multiple entries, provided each entry is submitted separately and meets all contest requirements. Submissions that are incomplete or missing required information may be disqualified.

## 8. Judging + Public Voting

### A. Internal Review

All videos will be reviewed by ProFed's Marketing Team to ensure:

- Accuracy
- Appropriateness
- Adherence to rules
- Educational value

Videos approved will be published on:

- ProFed's YouTube channel.
- ProFed's website contest landing page.
- Social media platforms (Facebook, Instagram, X, and LinkedIn).

### B. Public Voting

Voting will occur from April 1 to 30, 2026.

- Votes will be based on **YouTube "Likes."**
- Public comments on YouTube do not constitute official votes.
- Only public engagement during the official voting window counts.
- Artificial inflation of votes (bots, paid views, vote farms) is strictly prohibited.
  - ProFed may remove suspicious activity or disqualify entries if necessary.



## Public Comments and Moderation

Public comments on ProFed's YouTube channel are welcome; however, ProFed reserves the right to review, moderate, hide, or remove comments at its discretion. Comments that are inappropriate, off-topic, abusive, spam-related, or that violate these Official Rules or YouTube's community guidelines may be removed. Comment activity does not affect vote totals and is intended for engagement only.

## C. Judging Categories

Winners will be awarded in the following categories:

- **Public's Favorite — \$500:** Determined by public voting metrics (YouTube "Likes").
- **Best Video — \$250:** Judged by ProFed Marketing Team (clarity, creativity, educational accuracy).
- **Most Original — \$250:** Judged by local celebrity members, for creativity and concept execution, to be announced in mid-April.
- **Charity Bonus:** The Winner of "Public's Favorite" will select a local charity. ProFed will donate **\$250** in honor of the winner.

## Tie-Breaker Rule

In the event of a tie, our Marketing Department will determine the winner based on clarity and creativity.

## 9. Winners & Prize Delivery

Winners will be:

- Announced **May 1, 2026.**
- Notified via email.
- Highlighted on ProFed social media channels.
- Please note that once a winner is announced, we will request age verification to confirm the participant is over 18 years old, or that any participant under 18 has a signed release form from a legal parent or guardian.

Prize funds will be mailed or delivered to the winner within 30 business days. Charity contributions will be sent directly to the chosen organization.

## 10. Rights & Usage

By submitting a video, you agree to the following:

- **Ownership of Submissions**  
Participants irrevocably assign to ProFed all rights, title, and interest in and to the submitted video, including all copyrights and other intellectual property rights.
- **Use of Submissions**  
ProFed may use, publish, edit, modify, display, reproduce, and distribute submitted videos, in whole or in part, for marketing, promotional, educational, and informational purposes, without further permission or compensation.
- **Participant Sharing of Submissions**  
After submission, participants may share their video for personal, non-commercial purposes. The video may not be sold, licensed, entered into other contests, or used by other organizations or businesses without ProFed's written permission.



- **Use of Name and Likeness**

ProFed may use, reproduce, display, distribute, and edit a participant's name, image, likeness, voice, and recorded performance in connection with the submitted video for marketing, promotional, educational, and informational purposes in any media now known or later developed. This may include, but is not limited to, use on ProFed's website, YouTube channel, social media platforms, email communications, branch displays, advertising, and educational programming.

- **No Additional Compensation**

Participants will not receive any compensation for the use of their submission or likeness beyond the prizes offered as part of the contest. Participation in the contest does not create employment, agency, endorsement, or other ongoing relationship with ProFed.

## **11. Privacy & Youth Participation**

ProFed is committed to protecting participant privacy and ensuring appropriate safeguards for youth participation.

For participants under 18:

- A parent/legal guardian **must complete and sign a [release form](#)** before a video can be reviewed, judged, or shared. This form must be attached and submitted along with the video.
- By signing the release form, the parent or legal guardian gives permission for ProFed to use the video and the minor's name, image, voice, and likeness as described in the Rights and Usage section of these Official Rules.
- ProFed will not collect more personal information than necessary to administer the contest.
- If a video includes other minors, permission must be provided for each minor who appears before the video can be reviewed or shared.
- ProFed reserves the right to withhold, remove, or discontinue use of any video involving a minor if necessary to protect participant privacy or comply with applicable laws or policies.

## **12. Final Decisions & Administration**

- ProFed reserves the right to administer the contest and interpret & apply these Official Rules.
- ProFed may verify participant eligibility and ensure compliance with all contest requirements.
- All decisions made by ProFed regarding the contest, including eligibility determinations, rule interpretation, judging, and the selection of winners, are final and binding.
- ProFed may take reasonable steps to address technical issues, suspected manipulation, or rule violations to help ensure the contest is conducted fairly and as intended.

## **Disqualification & Integrity Rules**

ProFed reserves the right to disqualify any submission or participant that:

- Violates these Official Rules or fails to meet contest requirements.
- Is incomplete, inaccurate, misleading, or contains false information.
- Includes copyrighted or AI-generated content without proper rights or permission.
- Involves fraudulent, automated, or manipulated voting activity.
- Misrepresents financial information or undermines the educational purpose of the contest.
- Damages, harms, or otherwise compromises ProFed's reputation or brand integrity.



#### **14. Representations & Warranties**

By submitting a video, each participant represents and warrants that:

- The submission is original to the participant or was lawfully created, and the participant owns or has obtained all necessary rights, licenses, permissions, and consents to submit and share the content.
- The participant has the authority to submit the entry and, if applicable, has obtained permission from a parent or legal guardian or from any other individual who contributed to or appears in the submission.
- The submission does not infringe, misappropriate, or violate the intellectual property, privacy, publicity, or other rights of any third party.
- Any use of AI tools, if applicable, complies with these Official Rules and does not involve unauthorized or restricted content.
- The information and statements presented in the submission are truthful to the participant's knowledge and are not intentionally false or misleading.

These representations survive the conclusion of the contest.

#### **15. Indemnification**

To the extent permitted by law, each participant agrees to be responsible for and to hold ProFed and its officers, directors, employees, agents, and affiliates harmless from claims, damages, losses, or expenses arising out of or related to:

- The participant's submission:
  - Any breach of the participant's representations, warranties, or obligations under these Official Rules;
  - Any claim that the submission infringes, misappropriates, or violates the intellectual property, privacy, publicity, or other rights of any person or entity, including claims related to the use of AI tools.

#### **16. Additional Legal Disclaimers & Governing Law**

- The contest is void where prohibited by law. The contest is subject to all applicable federal, state, and local laws and regulations.
- ProFed is not responsible for technical issues, corrupted files, email delivery or submission failures.
- Participation in the contest constitutes acceptance of these Official Rules.
- Participation in the contest does not create an employment, agency, partnership, or joint venture relationship between any participant and ProFed.
- If any provision of these Official Rules is found to be invalid or unenforceable, the remaining provisions will remain in full force and effect.
- These Official Rules are governed by and interpreted in accordance with the laws of the State of Indiana.