

Spring Fever Loan Sale Sweepstakes Official Rules

NO PURCHASE NECESSARY TO ENTER OR CLAIM PRIZE. A PURCHASE WILL NOT IMPROVE AN INDIVIDUAL'S CHANCE OF WINNING.

- 1. Eligibility:** The Spring Fever Loan Sale Sweepstakes (the "Sweepstakes") is open to any Corporate America Family Credit Union ("CAFCU") member and U.S. resident who applies for a CAFCU Vehicle Loan or Signature Loan online or through the CAFCU mobile banking app April 20, 2019 through April 23, 2019. Must be least 18 years of age. Void in states where prohibited by law. Officers, directors, volunteers, and employees of CAFCU and members of their immediate families (spouse, parent, child, sibling) and persons residing in their households (whether related or not) are ineligible to participate in this Sweepstakes. Sweepstakes subject to all applicable federal, state, and local laws and regulations. By participating in the Sweepstakes, you agree to the terms and conditions of these Official Rules.
- 2. How to Enter:** The Sweepstakes begins on April 20, 2019 and ends on April 23, 2019 ("Promotion Period"). Current members will be entered into the drawing when they apply for a CAFCU Vehicle Loan or Signature Loan online or through the CAFCU mobile banking app during the Promotion Period. The Vehicle Loan or Signature Loan must book within 30 days from pre-approval in order to have a valid entry into the Sweepstakes. **Alternate Entry:** To enter without applying for a loan, members must clearly print his/her name, complete address and phone number on a 3" x 5" card and mail it to: Spring Fever Loan Sale Sweepstakes, Attn: Marketing, Corporate America Family Credit Union, 2075 Big Timber Road, Elgin, IL 60123. Only postal mail entries will be accepted. Only one (1) mailed entry per member allowed. CAFCU is not responsible for lost, late, misdirected, postage due, damaged, mutilated, illegible, or incomplete entries. All entries will become the property of CAFCU and will not be acknowledged or returned. Prize(s) will be awarded through a random drawing. This Sweepstakes is subject to cancellation at any time, for any reason and without prior notice.
- 3. Prize Description:** One (1) entry per household. Three (3) winners will be randomly chosen to receive one (1) Visa® Gift Card valued at \$500. No substitution or cash equivalent (or portion of prize) permitted. The winners are responsible for payment of all applicable federal, state, and local taxes imposed on the prize and for any other expenses not specified. CAFCU reserves the right to substitute a prize of equal or greater value if the designated prize should become unavailable for any reason.
- 4. Drawings:** The potential winners will be selected from all eligible entries received in a random drawing held on or about June 3, 2019. The winners will be randomly selected by CAFCU, whose decisions are based on its sole discretion and interpretation of these Official Rules and are final and binding in all respects.
- 5. Notification:** The potential winners will be notified in person or by phone, email or U.S. mail. CAFCU is not responsible for notifications that are misdirected or not received because of incorrect information. If CAFCU, after reasonable effort, is unable to contact the potential winner within 10

business days from the first notification attempt, the potential winner may be disqualified and an alternate winner may be selected.

6. **Odds:** Actual odds of winning will depend on the total number of eligible entries received.
7. **Consent to Publicity and Release:** By entering the Sweepstakes, you consent to the use of your name and/or likeness for publicity purposes in the event that you win a prize without further compensation. You agree to release and hold harmless CAFCU, its employees, agents, representatives, and affiliates from any and all claims arising directly or indirectly from any publicity about the Sweepstakes.
8. **Limitation of Liability:** CAFCU is not responsible for stolen, lost, late, misdirected, damaged, incomplete, or illegible entries. CAFCU reserves the right to cancel or modify the Sweepstakes if fraud compromises the integrity of the Sweepstakes as determined by CAFCU in its sole discretion. CAFCU reserves the right in its sole discretion to disqualify any entrant, including a winner, who does not comply with these Official Rules.
9. **Release:** By receipt of any prize, winner agrees to hold CAFCU, its respective officers, directors, and employees, harmless against any and all claims and liability arising out of use of prize.
10. **Sponsor:** Corporate America Family Credit Union, 2075 Big Timber Road, Elgin, IL 60123.