



Arizona Central Credit Union Cruise Giveaway Official Rules

Entry Period: Begins Wednesday, July 1, 2015 with a campaign end date of Wednesday, September 30 2015. Contest is subject to all applicable federal, state and local laws and regulations and is void outside the U.S. and where prohibited. No purchase is necessary to enter. Odds of winning depend on the number of entries.

How to Claim a Prize: The three winners will be announced during the week of November 2nd of 2015 and will be notified by the phone number listed on their account. Cruise certificates will be shipped via Fedex within seven (7) to ten (10) business days after the winner is notified and approved by the Arizona Central Credit Union Marketing department. Prize is valued up to \$1798 and is subject to various terms, conditions, and limitations. The member will provide their choice of mailing address at the time of notification. Winner will be responsible for daily port charges, taxes, and fees, in addition to a one-time registration fee per person.

Who May Enter: The following individuals are not eligible to be entered: Employees, officers, and directors of Arizona Central Credit Union ("Sponsor") and or printers, advertising and promotion agencies, and any and all other companies associated with the design or execution of this promotion (collectively, "Released Parties"), and the members of the immediate families or households, whether or not related, of any of the above. "Immediate family members" includes, for purposes of this promotion, parents (including in-laws), grandparents, siblings (including step-siblings), children (including step-children), grandchildren (including step-grandchildren), and each of their respective spouses. Contest is open to legal residents of the 50 United States and District of Columbia ("D.C."), who are age 18 or older as of date of entry, and have a valid U.S. driver's license or U.S. identification card. Free entry method is available by mailing a self-addressed postcard to Arizona Central Credit Union, Attention: Marketing, 2020 N. Central Avenue, Suite 300, Phoenix, AZ 85004 to enter.

How to Enter: There are 2 automatic entry methods:

1. **Referrals:** New (referred) member must present a Refer a Friend coupon at account opening with referring member's name and phone number clearly printed on the coupon. If the following conditions are met, both the referring member and the referred member will each receive one entry into the drawing. Referred member must be a NEW member with no existing accounts at ACCU. Existing primary members and joint owners opening a new membership do not qualify. Former members qualify as a new member if their previous account was closed at least 12 months prior to the new open date. The following 3 requirements must be met by the referred member: (1) monthly direct deposit of \$250; (2) enrollment in eStatements; AND (3) perform at least 10 signature-based Check card purchases before the end of the Entry Period. Referred member must maintain the account and meet the above requirements through the Entry Period and the time the prize is claimed to remain eligible.

OR

2. **New Accounts:** Member must open a new checking account with ACCU and meet the following 3 requirements: (1) enrollment in eStatements; (2) perform at least 10 signature-based Check Card purchases before the end of the Entry Period; AND (3) monthly direct deposit of \$250. New member must maintain the account and meet the above requirements through the Entry Period and the time the prize is claimed to remain eligible.

All prizes are non-transferable and no prize substitution allowed, except at Sponsor's sole discretion or as provided herein. Sponsor reserves the right to substitute a prize (or portion thereof) of comparable or greater value, at its sole discretion. Prizes are awarded "as is" with no warranty or guarantee, either express or implied by Sponsor. Winners are responsible for all federal, state and local taxes as well as any costs and expenses associated with the acceptance and use of any prizes not specified herein as being awarded or included as part of the prize. All prize details are at Sponsor's sole discretion.

Additional Rules & Restrictions: By participating in this contest, entrants agree to abide by and be bound by these Official Rules and the decisions of the Sponsor, which shall be final and binding in all matters relating to this Sweepstakes. In the event an entrant wins a prize, and is later found to be in violation of these rules, he/she will be required to forfeit the prize or to reimburse Sponsor for the stated value of the prize if such violation is discovered after winner has used the prize. Participation in this contest constitutes permission for the Sponsor and its designees to use entrants' names, cities and states of residence and/or likenesses for purposes of advertising and trade in any and all media now or hereafter devised worldwide without limitation or further compensation, notification or permission, unless prohibited by law. False, fraudulent or deceptive entries or acts shall render entrants ineligible for any prize. Released Parties are not responsible for lost, late, misdirected, illegible, incomplete, damaged, mutilated, inaccurate, undelivered, delayed or postage due entries, prize claims, or for any mechanical, seeding, typographical, printing, human or other error or problem relating to or in connection with the contest, including without limitation, errors or problems which may occur in the printing or advertising of the contest, in connection with the administration or execution of the contest or prize claims or in the announcement of the prizes/prize winners.

By participating, participants agree to release Released Parties from any claims, losses, actions, or damages of any kind, whether actual, incidental or consequential, for injury (including but not limited to death), damages, losses or expenses arising out of or relating to, directly or indirectly, in whole or in part, participant's participation in this contest, or the acceptance, possession or use/misuse of any prize, or participation in prize-related activities (including but not limited to travel or activity related thereto), and to assume all liability therefore. Released Parties shall not be liable to a winner or any other person for failure to supply a prize or any part thereof by reason of any acts of God, any actions, regulations, orders, or requests by any governmental entity, equipment failure, terrorist acts, war, fire, unusually severe weather, embargo, labor dispute or strike, labor or material shortage, transportation interruption of any kind, or any other cause beyond Released Parties' sole control. Sponsor reserves the right, at its sole discretion, to cancel, modify or suspend the Sweepstakes in the event of tampering, fraud, error, unauthorized human intervention or other causes beyond the control of Sponsor which corrupt or affect the security, fairness, conduct or proper administration of the contest. No more than the advertised maximum number of prizes will be awarded for any reason. Winners may donate the certificate but may not sell it or auction it off. If due to printing, production, seeding, typographical, human or other error, the number of valid prize claims received at any prize level exceeds the number of prizes intended to be awarded at such level as stated herein, Sponsor reserves the right to conduct and award the stated

number of prizes for such level in a random drawing from among all valid, non-suspect prize claims received for that level. Any claims received after a prize has been exhausted for any particular prize level will be void.

Official Rules & Winners List: For a copy of these Official Rules or the names of winners of prizes, send a self-addressed stamped envelope to be received by 12/31/2015 to Arizona Central Credit Union, c/o Marketing Department, 2020 N. Central Ave., Suite 300, Phoenix, AZ 85004.

Sponsor: This sweepstakes is sponsored by Arizona Central Credit Union, 2020 N. Central Avenue, Suite 300, Phoenix, AZ 85004