



## **Arizona Central Credit Union \$1,000 Cash Prize Drawing Official Rules**

**Entry Period:** Begins May 1, 2017 with a campaign end date of June 30, 2017. Giveaway is subject to all applicable federal, state and local laws and regulations and is void outside the U.S. and where prohibited.

**How to Claim a Prize:** Monetary prize will be deposited into winning member's Member Share account within seven (7) to ten (10) business days after the winner is notified and approved by the Arizona Central Credit Union Marketing department. In the event of a non-member winning this sweepstakes, a check for \$1,000 will be mailed to the winner after they have been notified and approved by the Arizona Central Credit Union Marketing department. The \$1,000 cash winnings will be considered as interest and will be reported on IRS Form 1098-INT.

**Who May Enter:** The following individuals are not eligible to be entered in the cash prize drawing: 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. Members of Arizona Central Credit Union and individuals who are legal residents of the 50 United States and District of Columbia ("D.C."), who are age 18 or older as of the date of entry, and also have a valid U.S. driver's license or U.S. identification card may also be eligible to enter 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:** To qualify, member must fund a new auto or motorcycle loan in the amount of \$15,000 or more with ACCU between May 1, 2017 and June 30, 2017 to be entered into drawing for \$1,000 cash prize. The entire new auto or motorcycle loan must be new money not already financed with Arizona Central Credit Union. Random drawing will take place on or about July 1, 2017.

Individuals may also enter to win a single entry by mailing a 3" x 5" postcard addressed to:

2017 \$1,000 Cash Prize Drawing

Attn: Marketing Department

P.O. Box 11650

Phoenix, AZ 85004

All entries must be postmarked prior to June 30th 2017 to be eligible for entry and should contain the entrants full name, address, and telephone number and email address.

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. 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. No purchase is necessary to enter.

**In Case of Disputes:** By participating, each entrant agrees that (1) any and all disputes, claims, and causes of action arising out of or in connection with this Promotion, or any prizes awarded, shall be resolved individually, without resort to any form of class action, and any judicial proceeding shall take place in a federal or state court within the State of Arizona; (2) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this contest, and in no event will entrant be entitled to receive attorneys’ fees or other legal costs; and (3) under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental, and consequential damages, and any other damages, other than for

actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of entrant and Sponsor in connection with this contest, shall be governed by, and construed in accordance with the laws of the State of Arizona, without giving effect to any choice of law or conflict of law rules or provisions (whether of the State of Arizona or any other jurisdiction), that would cause the application of the laws of any jurisdiction other than the State of Arizona.

**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 6/30/2017 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.