



### **Home Equity + \$1,500 Wayfair® GIFT CARD SWEEPSTAKES**

**No purchase necessary to enter or win. Void where prohibited. Must be an Arizona resident. All entries have an equal chance of winning.**

#### **Eligibility:**

The following individuals are not eligible to be entered into the sweepstakes drawing of the \$1,500 Wayfair® gift card grand prize ("Giveaway"): 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 Arizona residents, 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 Arizona residents, 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: Home Equity + Wayfair® Gift Card, 2020 N. Central Avenue, Suite 300, Phoenix, AZ 85004 to enter.

#### **How to Enter:**

To be eligible for automatic entry, the member must apply for a home equity loan with a loan amount up to \$250,000 between August 1, 2019 and October 31, 2019, and fund with Arizona Central Credit Union by November 30, 2019 to be automatically entered to win a \$1,500 Wayfair® gift card. Offer applies to home equity fixed rate transactions only. This offer is not applicable for first mortgage or home equity line of credit (HELOC) transactions. This offer can be revoked at any time.

As an alternative method of entry, entrant must submit entrant's name, Arizona mailing address, zip code, age, e-mail address, and day and evening telephone number and a brief description about where they heard about this promotion on a 3" x 5" card mailed to: Home Equity + Wayfair® Gift Card Sweepstakes, Arizona Central Credit Union, Attn: Marketing Department, P.O. Box 11650, Phoenix, AZ 85061-1650. All entries must be postmarked prior to October 31, 2019 to be eligible for entry. Limit one entry per person, per household mailing address.

#### **Prize Information:**

One (1) winner will receive a one-time prize of a \$1,500 Wayfair® gift card.

#### **Judging:**

Winner will be selected in a random drawing on or about December 13, 2019, from among all eligible entries received by Arizona Central Credit Union, whose decisions will be final and binding in all matters relating to this Giveaway. Winner will be notified by phone and/or e-mail. Odds of winning will depend on the number of eligible entries received. Prize will be issued within ten (10) business days following the drawing.

**Miscellaneous:**

If any prize notification is returned as unclaimed or non-deliverable, the winner(s) will be disqualified and an alternate winner(s) will be selected. Non-compliance with any of the foregoing may result in disqualification and awarding of prize to an alternate winner(s). By accepting the prize awarded, entrants agree to be bound by these Official Rules and agree that Arizona Central Credit Union, and all of their respective officers, directors, employees, representatives, and agents shall have no liability and will be held harmless by entrant for any liability, loss, injury, or damage to themselves or any other person or entity, including, without limitation, personal injury, death or damage to personal or real property, due in whole or in part, directly or indirectly, by reason of the acceptance, possession, use or misuse of a prize or participation in this Giveaway. 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. Winner grants their permission to Arizona Central Credit Union to use their name and/or photograph for publication in the credit union's marketing materials including, but not limited to, quarterly newsletters, website, social media, branch video merchandising, etcetera, regardless of whether these materials are used for fundraising, advertising, publicity, or any other purpose on behalf of either the production company or its affiliates. Arizona Central Credit Union reserves the right, in its sole discretion, to modify, terminate or suspend this Giveaway should virus, bugs, non-authorized human intervention, or other causes beyond the reasonable control of Arizona Central Credit Union corrupt or impair the administration, security, fairness, or proper play of the Giveaway.

**Sponsor:** Arizona Central Credit Union, P.O. Box 11650, Phoenix, AZ 85061-1650