



This Spring, Love Where You Live – Photo Drawing

Official Rules

Promotion Period

4/1/2026-6/30/2026

Entries must be received by 11:59 PM (local time) on the end date.

Who Can Enter

Open to legal U.S. residents age 18 or older who are members of First Capital Federal Credit Union at the time of entry.

Not eligible: Employees, officials, directors of the Credit Union, and their immediate family members.

How to Enter

During the promotion period:

- Share a photo of a home improvement project (before or after).

Then enter by either:

- Posting the photo on social media and tagging First Capital Federal Credit Union, or
- Submitting an entry form and photo at any branch location or through email to marketing@firstcapitalfcu.com

Limit: One (1) entry per member.

No purchase, loan application, or financial transaction required to enter.

Photo Use Permission

By submitting a photo, you grant First Capital Federal Credit Union permission to use the photo, your first name, and likeness for marketing or promotional purposes without additional compensation, unless prohibited by law.

Prize

One (1) Winner
\$250 Home Improvement Gift Card
Approximate Retail Value: \$250

Prize is non-transferable and not redeemable for cash. The Credit Union may substitute a prize of equal or greater value if necessary.

Winner Selection

A random drawing will be conducted on or about 7/1/2026 from all eligible entries received.

The winner will be notified by phone, email, or social media message within five (5) business days.

If the winner cannot be contacted within seven (7) days, an alternate winner may be selected.

Odds of winning depend on the number of entries received.

General Conditions

By entering, participants agree to be bound by these Official Rules and the decisions of First Capital Federal Credit Union, which are final.

The Credit Union reserves the right to cancel, suspend, or modify the promotion if fraud, technical failures, or other issues impact the integrity of the promotion.

Social Media Disclaimer

This promotion is not sponsored, endorsed, administered by, or associated with Facebook, Instagram, LinkedIn, or TikTok

Rules & Winner Information

For a copy of the Official Rules or the name of the winner, contact First Capital Federal Credit Union or visit www.firstcapitalfcu.com