- 1. NO FEE TO ENTER. Void where prohibited.
- 2. ELIGIBILITY: The FAA Federal Credit Union <u>Car Loan Special</u> (Giveaway) is open only to members in good standing of FAA Federal Credit Union (Sponsor). FAA Federal Credit Union consumer accounts opened during the promotional period are eligible upon account opening. Entrants must be 18 years of age or older as of August 1, 2023. The Giveaway is subject to all applicable federal, state and local laws and regulations. FAA Federal Credit Union employees, members of the Board of Directors and Supervisory Committee, are not eligible to enter the drawing regardless of membership status.
- 3. **PROMOTION TIMING / DESCRIPTION**: The promotion begins at 8:00 am Central Time (CT) on August 1, 2023 and ends at 4:00 pm CT, on September 30, 2023 (Promotional Period).
- 4. **TO ENTER**: To enter the <u>Car Loan Special</u> giveaway, FAA FCU members purchase a new or previously owned auto and finance the auto loan with FAA FCU during the promotional period. Loan applications must meet eligibility and creditworthiness requirements, and does not apply to refinances of current **FAA Federal Credit Union** loans on the books as of July 31, 2023.
- 5. LIMITS: Giveaway is limited to one prize of \$500. Only one winner will be drawn.
- 6. **ODDS**: Estimated odds of winning a prize depend upon the total number of eligible entries received during the Promotional Period.
- 7. **PRIZE DESCRIPTIONS**: Sponsor will award \$500 to the winning member's primary share account.
- 8. DETERMINATION OF WINNER: One winner will be randomly drawn on October 2, 2023.
- 9. **CONDITIONS OF PARTICIPATION**: EACH ENTRANT AND THEIR HEIRS, PERSONAL REPRESENTATIVES, AND NEXT OF KIN RELEASE, WAIVE, DISCHARGE, AND AGREE TO HOLD HARMLESS FAA FEDERAL CREDIT UNION AND ITS DIRECTORS, OFFICERS, EMPLOYEES, AND AGENTS, AS WELL AS THE OWNERS AND LESSORS AND LESSES OF ANY PREMISES IN WHICH GIVEAWAY ACTIVITIES ARE HELD (COLLECTIVELY, "RELEASED PARTIES"), FROM AND AGAINST ANY AND ALL CLAIMS, LOSSES, LIABILITIES AND DAMAGES ARISING OUT OF OR RELATED TO ANY LOSS, INJURY, OR DAMAGES, WHETHER CAUSED BY THE NEGLIGENCE OF THE RELEASED PARTIES OR OTHERWISE, THAT MAY BE CAUSED OR CLAIMED TO BE CAUSED AS A RESULT OF PARTICIPATION IN THE GIVEAWAY OR THE RECEIPT OF A PRIZE.
- 10. **GENERAL**: By entering and participating in the Giveaway, each entrant grants Sponsor the right to use his/her name and image for promotional purposes related to the **FAA Federal Credit Union** <u>Car Loan Special</u> Giveaway. Entrants may be required to execute an affidavit of eligibility and a publicity release. Entrants will not be compensated or reimbursed for video production, credit union publicity, or public appearances. All entrants accept and agree to be bound by these Rules. Any violation or non-compliance with these Rules will result in disqualification.
- 11. **TAXES**: Winning Participating Members are solely responsible for all applicable federal, state and local taxes and any expenses associated with the prize, unless otherwise indicated.
- 12. WINNERS LIST: For a request by mail, please send a self-addressed, stamped envelope to Winners, Attn: Marketing, FAA Federal Credit Union, PO Box 18178 Memphis, TN 38181-0178.
- 13. **SPONSOR**: The Sponsor of this Giveaway is FAA Federal Credit Union, 3920 Whitebrook Dr., Memphis, TN 38118, and is governed by Tennessee law. Void where prohibited by law.