

FAA Federal Credit Union 12 Days of Christmas 2024 Sweepstake Rules (“Rules”)

1. **NO FEE TO ENTER.** Void where prohibited.
2. **ELIGIBILITY:** The *FAA Federal Credit Union 12 Days of Christmas Sweepstakes (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 December 4, 2024. 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 12:00 a.m. Central Time (CT) on December 4, 2024, and ends at 11:59 p.m. CT, on December 19, 2024 (Promotional Period).
4. **TO ENTER:** To enter the *12 Days of Christmas Sweepstakes* giveaway, during the promotion period, members must open a new FAA Federal Credit Union share or share demand deposit account, open a FAFUCU credit card or obtain a new loan with FAFUCU. Each member gets one entry per new account, new credit card or new loan herein after known as entries.
5. **LIMITS:** With exception to the Grand Prize, members are limited to one prize, not exceeding \$25.00, per entry. In other words, once you open a new account, new credit card or new loan you will be awarded one prize per entry. Additionally, all members who meet the afore mentioned criteria, will be entered into the Grand Prize drawing of \$250.00. Only one winner per address and only one winner per FAFUCU market (TN, MS and TX) will be allowed. The address used is the primary address on file for the member account to which the entry is tied.
6. **ODDS:** Estimated odds of winning a prize depend upon the total number of eligible entries received each day during the Promotional Period.
7. **PRIZE DESCRIPTIONS:** During the Promotional Period, the Sponsor will award one prize to the eligible member for each entry, not to exceed \$25 with the exception of the \$250 grand prize.
8. **DETERMINATION OF WINNERS:** Members who meet the afore mentioned criteria will be entered into a final grand prize drawing of \$250 cash, which will be selected in each market area (TN, MS and TX) in a random drawing Friday December 20, 2024. Each winner will be notified by U.S. Mail, telephone, and/or email on the day of the drawing. All decisions are in the sole and absolute discretion of Sponsor. Prize is non-transferable, non-assignable and may not be substituted.
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 LESSEES 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 *12 Days of Christmas Sweepstakes*, each entrant grants Sponsor the right to use his/her name and image for promotional purposes related to the FAFUCU promotion. 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.