



# TRAX FEDERAL CREDIT UNION SWEEPSTAKES OFFICIAL RULES

*(also known as Trax Credit Union)*

**NO PURCHASE OR PAYMENT NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED.**

## 1. Sponsor

This Sweepstakes is sponsored by **Trax Federal Credit Union**, doing business as **Trax Credit Union**, located at 3710 N 50th St., Tampa, FL 33619.

## 2. Eligibility

Open to legal residents of Florida who are 18 years of age or older at the time of entry. Employees, officers, directors, agents, and representatives of Trax Federal Credit Union (d/b/a Trax Credit Union), and their immediate family members or persons living in the same household, are not eligible to participate. Vehicle loans must have a minimum loan value of \$15,000 to qualify.

## 3. Sweepstakes Period

The Sweepstakes begins at 12:00 a.m. Eastern Time on **July 15, 2025**, and ends at 11:59 p.m. Eastern Time on **September 30, 2025** ("Promotion Period").

## 4. How to Enter

- **Entry Method #1 – Auto Loan Entry:** Eligible individuals who finance or refinance a vehicle loan with Trax Credit Union during the Promotion Period will automatically receive one (1) entry into the Sweepstakes.
- **Entry Method #2 – Mail-In Entry (No Purchase Necessary):** To enter without financing or refinancing a vehicle, print your full name, mailing address, email address, and phone number on a 3"x5" card and mail it in a standard envelope to:

**Trax Credit Union Sweepstakes Entry:**

**Attn: Sweepstakes**  
3710 N 50th St.  
Tampa, FL 33619

Limit one entry per envelope. All mail-in entries must be postmarked by **September 30, 2025**, and received by **October 7, 2025**.

One entry per person is allowed during the Sweepstakes period.

## **5. Prize**

One (1) Grand Prize winner will receive up to **\$9,090** to be applied directly toward the balance of a vehicle loan held at Trax Credit Union. If the winner's loan balance on the date of the sweepstakes is less than \$9,090, the existing balance will be paid. No cash will be awarded.

If the winner does not have an existing loan with Trax Credit Union, the amount will be paid to the member's share account.

**Approximate Retail Value (ARV): \$9,090**

## **6. Odds of Winning**

Odds of winning depend on the total number of eligible entries received during the Promotion Period.

## **7. Winner Selection and Notification**

The winner will be selected in a random drawing on or about **October 10, 2025**, under the supervision of the Sponsor. The winner will be notified by phone and/or email. The winner must respond within **72 hours** of notification or an alternate winner may be selected.

## **8. Taxes**

All federal, state, and local taxes associated with the receipt or use of the prize are the sole responsibility of the winner. A Form 1099 will be issued if required by law.

## **9. Publicity Release**

Except where prohibited by law, participation in the Sweepstakes constitutes the winner's consent to the use of their name, likeness, and prize information for promotional purposes, commercial advertisement, social media, and publicity without further compensation or permission. Winner shall have no authority to review use of name, likeness, and prize information.

## **10. General Conditions**

Sponsor reserves the right to disqualify any individual who tampers with the entry process or violates these rules. Sponsor is not responsible for lost, late, incomplete, misdirected, or illegible entries.

## **11. Limitations of Liability**

By entering, participants agree to release and hold harmless Trax Federal Credit Union (d/b/a Trax Credit Union), and its employees, officers, directors, agents, and representatives from any claim, liability, or damage arising from participation in this Sweepstakes or the acceptance or use of any prize.

## **12. Winner List**

For the name of the winner, send a self-addressed, stamped envelope to:

### **Trax Credit Union Sweepstakes Winner Request**

3710 N 50th St.  
Tampa, FL 33619

Requests must be received by **November 15, 2025**.

## **13. Compliance with Florida Law**

This Sweepstakes complies with Section 849.094, Florida Statutes. As the prize value exceeds \$5,000, the Sweepstakes will be registered with the Florida Department of Agriculture and Consumer Services. A surety bond equal to the value of the prize will be secured as required.