

CFCU MORE Mondays Raffle Official Rules

- 1. Eligibility for promotion:** No purchase necessary. Participation is limited to U.S. residents age 18 years or older. Promotion period runs July 23, 2024, at 12:00am EST through October 28, 2024, at 5:00pm EST. Weekly drawings will commence on August 5, 2024, and take place every Monday by 5:00 PM EST during the promotion period except for any holiday falling on a Monday, the drawing will take place on the following Tuesday by 5:00 PM EST. A person will receive an entry upon enrollment in the CFCU More Platform for that applicable weekly drawing and thereafter will receive an entry to any subsequent weekly drawings through the end of the promotion period. To be eligible for the weekly drawing, enrollment must be completed by 11:59pm EST on the Saturday prior to the drawing. Users enrolled prior to the promotion period will also receive an entry for each weekly drawing and do not need to re-register. Limit one entry per person per weekly drawing. Employees or volunteers of the Credit Union and their immediate family members residing in a single household are not eligible to participate. The drawings shall be made by the close of business of the CFCU Administrative Offices each Monday beginning Monday, August 5, 2024, through Monday October 28, 2024, except for any holiday falling on a Monday, the drawing will take place on the following Tuesday. CFCU will contact the winner within 5 business days of the drawing. Winners who are Non-CFCU members must claim the prize within 10 business days of being notified they are the winner by notifying CFCU either by phone or in person. If a prize is left unclaimed an alternate winner will be chosen.
- 2. Prize:** CFCU Community Credit Union will award four entrants drawn in August with \$1,000 each, five entrants drawn in September with \$500 each, and four entrants drawn in October with \$250 each. If the winning entrant is a CFCU member the prize will be deposited into their current CFCU Savings Membership Account within 10 business days of the drawing. Non-CFCU members will receive a check to be picked up at a CFCU Branch of their choosing.
- 3. Method of Entry and Eligibility for Prize:** An individual is eligible for entry and automatically entered by enrolling in the CFCU More platform prior to and during the promotion period. There is a limit of one entry per person per weekly drawing during the promotion period. CFCU is not liable for lost, stolen, or damaged entries. As an alternate form of entry, a person may complete a paper form at any CFCU Branch location, or mail a completed form to:

CFCU Community Credit Union
C/O Marketing
1030 Craft Rd
Ithaca, NY 14850

All mailed entries must include the entrant's Name, Mailing Address, Phone or Email, and CFCU Membership Status. All mailed entries must be postmarked by October 23, 2024, and received by CFCU by the close of business of the CFCU Administrative Offices on October 26, 2024.

- 4.** To claim a prize, no action is needed for members as the prize funds will be deposited into their current CFCU Savings Membership Account. Non-members must claim the prize within 10 days of notification by contacting CFCU by phone or in person, or the prize may, in the Credit Union's discretion, be forfeited and an alternate winner may be chosen. Non-members must also complete an IRS Form W-9 for any winnings of \$600 or more. The prize will be awarded only if entrant

complies with these Official Rules. No cash, substitutions or other consideration will be paid, and winners are responsible for any applicable taxes or other expenses related to any prize awarded.

5. Void where prohibited by law. All federal, state, and local laws and regulations apply.
6. Prize winners are responsible for all federal, state, local or other taxes or other assessments that may be associated with or imposed upon the winner of the prize in this promotion.
7. **Release of Claims:** Winner, members of winner's household, relatives and persons who use any prize awarded by CFCU, and such person's heirs, assigns, executors and administrators, release and exempt the Credit Union and its directors, officers, employees and agents from any and all claim, action, liability, loss, damage or suit, which they have now or anytime in the future arising from participating in this promotion, use of any prize or from non-receipt of any prize.
8. These Official Rules shall be binding upon and inure to the benefit of the parties, their successors, assigns and personal representatives.
9. The name, photograph and/or likeness of the prize-winner may, with the written consent of the winner, be posted on the Credit Union's website and social media sites. It may also be posted in the Credit Union's newsletter, at CFCU branch locations, and additional resources. By consenting, winners agree to the use on any of these sites, locations, or resources without additional compensation, except where prohibited by law.
10. Winners will be selected in a random drawing from among all of the raffle entries produced and provided. The selection of prize winners hereunder will be final. Odds of winning depend on number of eligible entries received.