CFCU 70th Anniversary Celebration 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 October 9, 2023 at 12am EDT through December 9, 2023 at 11:59pm EST. A person will receive an entry for being a registered user of the CFCU More platform by the end of the promotion period. Users registered prior to the promotion period will also receive an entry and do not need to re-register. Limit one entry per person, per entry method. 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 and CFCU will contact the winners by the close of business of the CFCU Administrative Offices on December 22, 2023. Winners must claim the prize by December 29, 2023 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 one hundred entrants with \$70.00 each and one entrant with the grand prize of \$700.00. If the winning entrant is a CFCU member the prize will be deposited into their current CFCU Savings Membership Account. 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 being a registered user of the CFCU More platform prior to the end of the promotion period. There is a limit of one entry per person 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, complete and submit an online form at mycfcu.com/70Raffle, 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 December 9, 2023, and received by CFCU by the close of business of the CFCU Administrative Offices on December 13, 2023.

- 4. To claim a prize, the winner must sign and return an Affidavit of Eligibility and Publicity Release to the Credit Union by the close of business of the CFCU Administrative Offices on November 17, 2023, or the prize may, in the Credit Union's discretion, be forfeited and an alternate winner may be chosen. 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. By accepting the prize, the winner consents to the use of their name and photograph or likeness for advertising and promotional services without additional compensation.
- 7. 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.
- 8. **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.

- 9. These Official Rules shall be binding upon and inure to the benefit of the parties, their successors, assigns and personal representatives.
- 10. The name of the prize-winner may 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 participating in any promotion, entrants consent to the use of their name on any of these sites, locations or resources.
- 11. The photograph and/or likeness of the prize-winner may 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 participating in any promotion, entrants consent to the use of their name on any of these sites, locations, or resources.
- 12. 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.