

Family Savings Credit Union  
VISA® Free Gas Official Rules

1. Eligibility: No purchase or obligation necessary to participate and win. All participants must be 19 years of age or older at time of contest participation. Employees of Family Savings Credit Union, their immediate families (spouses, parents, children and siblings, and each of their respective spouses), and members of the household of such individuals are not eligible to register for the contest.

2. How To Enter the Contest: Apply for and be approved for a new Family Savings Credit Union VISA Credit Card. Initiate a balance transfer of at least \$1,000 (one-thousand dollars) between September 1, 2022 and October 31, 2022. Loan is subject to Credit Approval.

**NO PURCHASE NECESSARY:** To enter the contest without opening a new credit card account and initiating a balance transfer, mail your name, address, telephone number, and email address on a 3x5 index card, in a separate envelope. Address the envelope to Family Savings Credit Union. ATTN: Visa Promotion 2022, 711 East Meighan Blvd, Gadsden, AL 35903. Entries must be received by the Credit Union no later than Monday, October 31, 2022 at 11:59 pm.

Family Savings Credit Union will not be responsible for incomplete, lost, late, misdirected or illegible entries or for failure to receive entries. All entries become property of Family Savings Credit Union and none will be returned. Any questions regarding the number of entries submitted shall be determined by Family Savings Credit Union in its sole discretion, and Family Savings Credit Union reserves the right to disqualify any entries by persons determined to be tampering with, violating, or abusing any aspect of the contest.

3. Contest Entry Requirements: In the event the Credit Union, in its sole discretion, determines that any Entry contains content that does not comply with these Official Rules or does not otherwise comply with regulatory guidelines, Credit Union reserves the right to disqualify the entry.

4. Determining the Winner: A Credit Union employee will select, at random one Grand Prize Winner from all entries received, on Tuesday, November 1, 2022. You do not have to be present to win.

5. Prizes: Grand Prize: One Prize of a \$500 VISA Gift Card (Five-hundred dollars). Prizes are non-transferable. Federal, state and local taxes are the sole responsibility of the winner.

A Credit Union employee will call the prize winner and the prize winner will be called up to five times during regular business hours at number provided on the member's account or entry form and will leave no messages. Failure to reach winner during these calls may result in disqualification of winner, forfeiture of his or her interest in all prizes, and selection of a substitute winner drawn from the remaining list of entrants. Winner will be required to visit any Family Savings Credit Union branch in person, during regular business

hours within fourteen (14) days of being notified to claim prize by providing proof of eligibility for prize won and completing and signing an affidavit of eligibility and a liability and publicity release. Failure of any Winner to timely visit the above Credit Union office in person and sign and return any required affidavit and release, or to claim a prize or comply with any term or condition of these Official Rules, will result in drawing Winner's disqualification and the forfeiture of his or her interest in the prize. Winners may waive their right to receive prizes. Prizes are non-assignable and nontransferable. No substitutions allowed by winner. Prizes and individual components of prize packages are subject to availability and the Credit Union reserves the right to substitute prizes of equal or greater value.

6. Participation. By participating, entrants agree to be bound by these Official Rules and the decisions of the Contest. Except where prohibited, acceptance of any prize constitutes winner's consent to the publication of his or her name, biographical information and likeness in any media for any commercial or promotional purpose, without limitation the Internet, or further compensation. Prizes not won and claimed by eligible winners in accordance with these Official Rules will not be awarded and will remain the property of the Credit Union.