

Family Savings Credit Union America Saves Week Giveaway 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 Giveaway: Members must complete the following steps: 1. Like the Grow your Savings Giveaway post on Facebook. 2. Comment on the Grow Your Savings Giveaway post with what you are saving for in 2023. 3. Sign up to take the America Saves Week pledge. No purchase necessary. A random drawing will determine one (1) winner from all members who complete the steps during ASW February 27- March 3, 2023.

NO PURCHASE NECESSARY: To enter the giveaway without entry, send a self-addressed, stamped envelope to: Marketing, Family Savings Credit Union, 711 E Meighan Blvd, Gadsden, AL 35903. One mail in entry per member.

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 giveaway.

- 3. Giveaway 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 Monday, March 6, 2023 by 4:30 p.m. CST. You do not have to be present to win.
- 5. Prizes: Grand Prize: \$100 (one hundred dollars) deposited into a member's savings account. Prizes are non-transferable. Federal, state and local taxes are the sole responsibility of the winner.

A Credit Union employee will contact the prize winner. Failure to reach winner may result in disqualification of winner, forfeiture of his or her interest in all prizes, and selection of a substitute winner drawn from the drum. Winner will be required to visit Family Savings Credit Union, located at the Nearest Family Savings CU branch in person, during regular business hours within seven (7) days of being notified to claim prizes 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.