

# **Auto Loan \$1,000.00 Sweepstakes**

## **COMPLETE SWEEPSTAKES RULES**

### **Auto Loans \$7,000+ are instantly entered to win \$1,000.00**

1. This contest is open to members of Total Community Credit Union who are 18 years or older as of September 1, 2021, who apply for, are approved and close on an auto loan with the credit union in the amount of \$7,000 or more during the period commencing September 1, 2021 and ending December 31, 2021. Loans refinanced at TCCU from another lender or new/used car purchase will qualify. Employees of the credit union and their immediate family members are not eligible.
2. One (1) winner will receive \$1,000.00. Prize money will be deposited directly to the winning member's credit union account.
3. Those eligible will be entered in the contest upon disbursement of an auto loan in the amount of \$7,000 or greater during the period commencing September 1, 2021 and ending December 31, 2021 .
4. All qualified entries received September 1, 2021 through December 31, 2021, will be entered into the drawing. All entries are subject to verification.
5. The winner will be selected by a random drawing to be held on or about January 5, 2022 from qualified entries received. The drawing will be held at Total Community CU, Taylor, MI. The winner will be notified by email or by telephone. The number of qualified entries will determine the odds of winning. If the winner cannot be contacted or does not respond in 45 days, the winner will be disqualified and a substitute winner will be randomly selected from the remaining entries.
6. TCCU is not responsible for lost entries, misdirected entries, undelivered or late entries, or other issues beyond the reasonable control of the credit union. The Credit Union makes no representations or warranties of any kind with respect to the contest. Any warranty, express or implied, is hereby excluded and disclaimed. The Credit Union reserves the right, in its sole discretion, to cancel or suspend part or all of the contest at any time without notice and for any reason. The Credit Union reserves the right to disqualify participants who violate these Official Rules or interfere with this contest in any manner. If a participant is disqualified, the Credit Union reserves the right to terminate that person's eligibility to participate in the contest.
7. The drawing is subject to all applicable federal, state, municipal, and local laws and regulations. Except where prohibited, all issues/questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of the contest participants, prize winners the Indemnified and the Credit Union in connection with the contest, shall be governed by, and construed in accordance with the laws of the State of Michigan and applicable Federal law. Any dispute arising between the Credit Union and any contest participant and/or prize winner and/or any dispute concerning the Credit Union's administration of the contest shall likewise be governed by, and construed in accordance with, the substantive laws of the state of Michigan and applicable Federal law. The contest is void where and to the extent prohibited by law.

Each participant and each prize winner consents and agrees to permit the Indemnified Parties to use his/her/its name, voice and likeness on promotional and other materials via all forms of media now known or hereafter devised worldwide, in perpetuity, without any further or additional notice, attribution, permission or compensation (other than the Prize(s) won) to the Contest Participant and/or Prize winner, his/her/its successors or assigns, or any other entity, except where prohibited by law. Each Contest Participant and each Prize winner also agrees that his/her/its name and/or Prize may be revealed to other Contest Participants upon request. Failure to comply may result in forfeiture of the prize and the awarding of the prize to another individual.

**TAXES:** Prize winners are solely responsible for all applicable federal, state and local taxes and any expenses associated with the prizes, unless otherwise indicated.

**RELEASE AND INDEMNIFICATION:** By participating in the contest, each participant releases and discharges the Credit Union and its officers, directors, employees, shareholders, members and representatives, and agents ("Indemnified Parties") harmless from any and all liability whatsoever in connection with the contest, including without limitation, legal claims, costs, injuries, losses or damages, demands or actions of any kind (including without limitation personal injuries, death, damage to, loss or destruction of property, rights of publicity or privacy, defamation or portrayal in a false light (collectively "Claims"). Except where prohibited by law, acceptance of a Prize constitutes a release by the prize winner of the Indemnified Parties of any and all claims in connection with the administration for the contest and the use, misuse or possession of any prize. This limitation of liability is a comprehensive limitation of liability that applies to all damages of any kind, including (without limitation) compensatory, direct, indirect, or consequential damages; loss of data, income or profit; loss of damage to property; and claims of third parties.

**LIMITATION OF LIABILITY:** IN NO EVENT WILL THE CREDIT UNION AND/OR THE INDEMNIFIED PARTIES BE RESPONSIBLE OR LIABLE FOR ANY DAMAGES OR LOSSES OF ANY KIND (INCLUDING WITHOUT LIMITATION, DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL, EXEMPLARY OR PUNITIVE DAMAGES) ARISING OUT OF PARTICIPATION IN THE CONTEST OR THE ACCEPTANCE, POSSESSION, USE, OR MISUSE OF, OR ANY HARM RESULTING FROM THE ACCEPTANCE, POSSESSION, USE OR MISUSE OF ANY PRIZE.

**MISCELLANEOUS:** The Credit Union reserves the right to amend these Official Rules or discontinue, modify, revise or amend the contest at any time. The Credit Union disclaims any responsibility to notify contest participants and/or prize winners of any aspect related to the conduct of the contest. Written copies of these Official Rules are available during normal business hours at Total Community Credit Union.

**ADMINISTRATOR:** Total Community Credit Union: 25155 Goddard Road, Taylor MI 48180