

## OFFICIAL “DREAM BIG. WIN BIG.” PRIZE CONTEST ENTRY RULES

- 1. NO PURCHASE NECESSARY TO ENTER OR WIN.**
- 2. How to Enter:**

Enrichment Federal Credit Union’s “Dream Big. Win Big.” Prize Contest begins April 2, 2018 and will end December 31, 2018.

**To enter using a new Credit Union product or service:** Enrichment Federal Credit Union members will automatically receive casino style “chips” for different products and services they sign up for each month. The products and services that receive chips are determined by Enrichment Federal Credit Union. Each product and service receives differing amounts of chips (see pg. 3). The amount of chips each product and service receives will be updated each quarter. The chips are entered into monthly prize drawings at each Enrichment Federal Credit Union branch. Members are only eligible to win monthly prizes during the month in which they receive a new product or service. They will also be entered into a quarter-end Grand Prize drawing. There will be three quarterly drawings: April – June, July – September, and October – December. Qualifying products and services must be received by close of business on the last business day of each month.

**To enter without using a new Credit Union product or service:** For Enrichment Federal Credit Union members who do not take advantage of new products or services throughout the month, you can print your name, address, city, state, zip code and day and evening telephone numbers on a 3x5 card, along with the words, “Enrichment Federal Credit Union Dream Big. Win Big Prize Contest” and mail it to: Enrichment Federal Credit Union, 201 S. Illinois Avenue, Oak Ridge, TN 37831, Attn: CFO. Each handwritten entry will be deemed received by the Credit Union when it is time and date stamped by Credit Union personnel. Only one entry per month will be accepted. Multiple entries are void, and if a handwritten entry is declared a monthly winner, but the judges are unable to determine the winner due to illegible writing, that entry will be disqualified. All handwritten entries must be received by 12:00 pm Eastern Standard Time on the last business day of each month. Each member who enters by submitting a handwritten entry will automatically be entered into the quarter-end Grand Prize drawing, provided the entrant is still an Enrichment Federal Credit Union member in good standing at the time of the drawing.

All entries (handwritten or product/service based) become property of the Credit Union and will not be returned. Signing up for new products or services will not improve an individual entry’s chances of winning over the postcard entry.

### **3. Drawings**

There will be nine (9) monthly drawing periods (April 2018-December 2018). There will be three (3) Quarterly Grand Prize drawings held at the end of the previously mentioned quarterly periods. In each drawing, the winner(s) will be randomly selected from eligible entries. After each monthly drawing all entries will be disposed of for purposes of the following monthly drawing, but will be used for entries in the quarter-end Grand Prize drawing.

### **4. Eligibility**

Legal residents of the United States (except where prohibited by law) are eligible to participate and win. All participants must be at least 18 years of age, and a member in good standing in the Credit Union. Employees and Board Members of Enrichment Federal Credit Union, and the immediate family of any such persons (spouse, parents, siblings and children and each of their spouses) and persons living in the same household of each of these individuals whether related or not related, are not eligible to win.

### **5. Odds**

Actual odds of winning depend on the number of eligible entries received.

### **6. Prizes**

Ten prizes will be awarded each month, one from each branch (two from Oak Ridge). Monthly prizes will be an Amazon Echo. Monthly winners will be contacted on the day of the drawing and need not be present to win. Each winner must provide the Credit Union with valid Identification before any prize will be awarded. The quarter-end Grand Prizes will be \$10,000.00 cash. All prizes are subject to change throughout the year.

### **7. Taxes**

Each winner is solely responsible for all applicable federal, state, and local taxes and any expenses associated with the prize.

### **8. Publicity**

Each winner agrees to permit the Credit Union to use his/her name and likeness in promotional and other Credit Union materials, without additional compensation or permission, except where prohibited by law. Each winner also agrees that their name and prize amount will be given to other entrants upon request.

### **9. Compliance with Law**

All issues and questions concerning the construction, validity interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and the Credit Union in connection with the Contest, shall be governed by, and construed in

accordance with, the laws of the State of Tennessee, without regard to its choice of law provisions.

**10. Resolution of Disputes**

Except where prohibited by law, as a condition of participating in this Contest, each participant agrees that (1) any and all disputes and causes of action arising out of or connected with the Contest shall be resolved individually, without resort to any form of class action, and exclusively by final and binding arbitration; (2) the laws of the State of Tennessee will govern the enforcement and all proceedings at such arbitration; and (3) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will any participant be permitted to obtain awards for, and each participant hereby waives all rights to claim, punitive, incidental or consequential damages, or any other damages, including attorneys' fees, and waives all rights to have damages multiplied or increased.

**Chips per Product/Service**

<b>Product/Service</b>	<b># Chips</b>
Any Real Estate loan	8
Any Consumer loan (Includes CC Balance transfers of \$500 or more /\$CC increases of \$1000+)	6
New Member Account	2
Checking Account	2
Debit Card	2
Direct Deposit	2
CD (min. \$10,000.00)	2
Money Market Acct (min. \$10,000.00)	2
ERIS Investment Acct	2
eStatements	1
GAP	1
Warranty	1
Bill Pay	1
Updated cell#/email	1
Safe Deposit Box	1