

Northern Kentucky Educators' Federal Credit Union's 12 Days of Christmas Loan Sweepstakes

OFFICIAL RULES

NO PURCHASE OR ACCEPTANCE OF AN OFFER NECESSARY TO ENTER OR WIN.

The Northern Kentucky Educators' Federal Credit Union's 12 Days of Christmas Loan Sweepstakes (hereafter referred to as "The Sweepstakes") is sponsored by Northern Kentucky Educators' Federal Credit Union, 2805 Alexandria Way, Highland Heights, KY 41076. The Sweepstakes is governed by these Official Rules, including eligibility requirements. The Sweepstakes is subject to all federal, state and municipal laws and is void where prohibited by law.

ELIGIBILITY

The Sweepstakes is open to all members of Northern Kentucky Educators' Federal Credit Union as well as all who qualify for membership. **MUST BE EIGHTEEN (18) YEARS OF AGE AS OF JANUARY 1, 2018 TO ENTER.** Officers, Directors, Supervisory Committee Member, Employees, Agents, Successors and Assignments of Northern Kentucky Educators' Federal Credit Union and their immediate family members (defined as spouse, mother, father, in-laws, grandmother, grandfather, brother, sister, children and grandchildren) are not eligible to win.

ENTRY

The Sweepstakes begins at 8:30 AM, November 12, 2018 and ends on December 20, 2018 at 5:00 PM. **Manual Entries:** Entrants must provide their name, address, phone number and email address on a three by five (3X5) index card and mail it to: Northern Kentucky Educators' Federal Credit Union, Attn: Mandy Mazor/Loan Sweepstakes, 2805 Alexandria Way, Highland Heights, KY 41076. Only cards received by 5:00 PM, September 25, 2018 will be eligible. Only one mailed entry per person. Northern Kentucky Educators' Federal Credit Union is not responsible for cards lost or damaged in the mail. Automatic entry and eligibility for this prize promotion is based upon: Any member that applies for a new or used auto loan, applies for a Second Mortgage or Home Equity Loan, or applies for a Signature Loan during the time period of the sweepstakes will automatically be entered to win. Applying for and closing on loan does not improve your chances of winning. The odds of winning depend on the number of qualified entries received.

FOR AUTOMATIC ENTRIES

If there are multiple parties listed on an account, entry will be based on the first party named on the loan; regardless of whether the transaction qualifying for the sweepstakes is actually conducted by the first part named on the loan.

PRIZE

Twelve (12) individuals will be selected in a random drawing from among all eligible entries received during the sweepstakes period to receive one of 12 \$50 gift cards. The odds of winning depend on the number of qualified entries received. One winner will be drawn each work day starting December 6th, 2018 through December 21st, 2018. **ALL EXPENSES, TAXES AND COSTS ASSOCIATED WITH ACCEPTANCE OF THE PRIZE, AND Their PORTING CONSEQUENCE OF, ARE THE SOLE OBLIGATION OF THE WINNER. PRIZE IS AWARED WITHOUT WARRANTY OF ANY KIND BY SPONSOR, EXPRESS OR IMPLIED, IN FACTOR IN LAW, RELATIVE TO THE USE OF ANY PRIZE INCLUDING, WITHOUT LIMITATION, QUALITY, MERCHANT ABILITY, AND FITNESS FOR A PARTICULAR PURPOSE.**

To claim the prize, the winner must sign and return a release and affidavit of eligibility and publicity to the Credit Union at 2805 Alexandria Way, Highland Heights, KY 41076, upon receiving the prize; or the prize, in the Credit Union's sole discretion, maybe forfeited. The prize is neither transferable nor exchangeable and will be awarded only if entrant complies with these official rules.

DRAWING

The Sweepstakes drawing will be held on 12 individual working days beginning December 6th 2018 and ending December 21st, 2018. Only entries received before the end of the Sweepstakes period will be eligible. The odds of winning depend on the number of eligible entries received. The one (1) winner will be notified each day at the phone number, address,

and/or e-mail address submitted with the entry. If the selected winner fails to contact the Credit Union to claim the prize within fourteen (14) days of the sending or posting of notification, or if the selected winner cannot be located through reasonable, good-faith efforts by the Credit Union, an alternative winner may be selected from among the remaining eligible entries. If by reason of a printing, computer, production or other error, more than one winning entry is claimed, all persons making purportedly valid claims will be included in a random drawing toward the prize.

In the event this Sweepstakes is compromised or becomes technically corrupted in any way, the Credit Union reserves the right to cancel, terminate or suspend the Sweepstakes and in such event, to select winner for the prize by random drawing from among all valid entries received, up to such time cancellation, termination or suspension. Entrants agree to be bound by these Official Rules.

PUBLICITY

By submitting an entry form, each entrant grants the Credit Union, and those acting under its authority, permission to use his/her name, likeness and comments for advertising or publicity purposes without payment of additional compensation, unless prohibited by law.

DATA COLLECTION/PRIVACY

The Credit Union will be collection personal data about participants when they enter the Sweepstakes. Personal data includes: name, address, email address, and phone number(s). The information collected is never sold, given or disclosed to third parties.

INDEMNIFICATION AND LIMITATION OF LIABILITY

By entering this Sweepstakes, each entrant agrees to indemnify, release, and hold harmless the Credit Union, its subsidiaries and affiliates, distributors, vendors, advertising and promotional agencies, suppliers and all their respective officers, directors, employees, representatives and agents from any liability, damages, losses or injury resulting in whole or in part, directly or indirectly, from that entrant's participation in the Sweepstakes and the acceptance of the prize OR WHILE INTRANT IS TRAVELING TO AND/OR FROM A LOCATION TO OBTAIN OR USE THE PRIZE. ALL SWEEPSTAKES WINNERS WILL BE REQUIRED TO SIGN A LIABILITY RELEASE PRIOR TO ACCEPTANCE OF ANY PRIZE.

FURTHER, NO RESPONSIBILITIES ARE ACCEPTING BY THE CREIDT UNION FOR ANY ADDITIONAL EXPENSES, OMISSIONS, DELAYS, RE-ROUTING, OR ACTS OF ANY GOVERNMENT OR AUTHORITY OR FOR FAILURE OF THE ENVENT TO TAKE PLACE FOR ANY REASON.

Entrant agrees that any and all claims, judgments and awards shall be limited to actual out-of-pocket costs (but in no way including attorneys' fees, disbursement or court costs) and under no circumstances will entrant be permitted to obtain awards for, and entrant here by waives all rights to claim, punitive, incidental and consequential damages, and any other damages, other than for actual out-of-pocket costs.

GOVERNING LAW

All issues and questions concerning the construction, validity, interpreting and enforce ability of these Official Rules, or the rights and obligations of entrants and the Credit Union in connection with the Sweepstakes, shall be governed by, and construed in accordance with the laws of the State of Kentucky.

I have read and agree to all the rules above. I understand without signing these official rules, I cannot accept the prize.

Print Name

Sign Name

Date