

2020 40th ANNIVERSARY SWEEPSTAKES

Official Rules

NO PURCHASE, OBLIGATION, OR TRANSACTION NECESSARY TO ENTER AND WIN. ODDS OF WINNING DEPEND ON NUMBER OF ENTRIES RECEIVED. NON-PURCHASE ENTRIES AND PURCHASE ENTRIES HAVE AN EQUAL CHANCE OF WINNING.

1) **ELIGIBILITY:** The Synergy Federal Credit Union ("Credit Union" or "Synergy FCU") **40th Anniversary Sweepstakes** (hereafter, "Sweepstakes") is open to members of Synergy FCU who are at least 18 years of age and in good standing with the Credit Union during the Sweepstakes Period from January 1, 2020, to November 30, 2020. "Good Standing" shall be defined as having no negative account balances, NSF's, bankruptcy, loan extensions, collections actions, or other disqualifying activity as determined by the Credit Union in its sole discretion during both the Sweepstakes Period and up until the time of prize delivery. Loan refinances of existing Credit Union loans are not eligible. Directors, officers, employees, members of their household, and the immediate family members (spouse and children, regardless of where they reside) of the Credit Union's directors, officers, and employees are not eligible to enter or win the prize.

2) **SWEEPSTAKES ADMINISTRATOR:** The administrator of the Sweepstakes is Synergy Federal Credit Union, P.O. Box 691730 San Antonio, TX 78269.

3) **AGREEMENT TO OFFICIAL RULES:** Participation in this Sweepstakes constitutes entrant's full and unconditional agreement to and acceptance of these Official Rules and decisions of Credit Union, which are final and binding. Winning the prize is contingent upon fulfilling all requirements set forth herein.

4) **SWEEPSTAKES PERIOD:** The Sweepstakes begins at 12:01 a.m. Central Time ("CT") on January 1, 2020 and ends at 11:59 p.m. CT on November 30, 2020 (the "Sweepstakes Period"). Entries received outside the Sweepstakes Period are not eligible.

5) **PRIZE:** Four (4) prizes will be awarded, each for \$10,000, to be awarded to the primary account holder. The "primary account holder" is defined as the first person listed on the membership application. For purposes of this Sweepstakes, a "loan" is defined as a Credit Union loan for a new or used automobile, truck, van, boat, travel trailers, recreational vehicles, motorcycles, land, home equity, and mortgage. Credit Cards and Signature Loans do not qualify. No transfer, assignment, or substitution of the prize (or portion thereof) is permitted.

6) **HOW TO ENTER:** There are two methods of entry for the Sweepstakes:

- **Automatic Entry:** Eligible entrants will automatically receive one entry into the Sweepstakes for each closing of a Credit Union loan during the Sweepstakes Period. A single member can be entered multiple times, if the member closes on multiple qualified loans during the Sweepstakes Period, however, a single member can only win one (1) prize.
- **Alternative Method of Entry:** Entrants may enter the Sweepstakes without cost or obligation by neatly hand-printing or typing the entrant's complete name, address, city, state, zip code, date of birth, daytime telephone number (including area code), and email address on a plain 3" x 5" card or piece of paper and mailing it in an envelope with proper postage to: Synergy Federal Credit Union, 40th Anniversary Sweepstakes, P.O. Box 691730, San Antonio, TX 78269. Mailed entries must be postmarked between January 1, 2020, and November 30, 2020.

Incomplete or illegible entries will be void. All entries become property of the Credit Union and will not be returned. Credit Union assumes no responsibility for lost, late, stolen, misdirected, or postage-due entries. Regardless of the entry method used, there is a limit of one written entry per member. Members submitting multiple entries will be disqualified.

7) **PRIZE DRAWING:** Four winners will be selected by a random drawing at the Credit Union's headquarters offices on or around December 7, 2020. Need not be present to win.

8) **REQUIREMENTS FOR THE POTENTIAL WINNER:** The potential winners will be notified by telephone and/or email within one week of the drawing date. The potential winners may be required to provide identification and additional documentation. To receive the prize, the potential winners are required to sign an Affidavit of Eligibility, Publicity Release, and Liability Waiver, which must be completed and received by Credit Union within seven days of prize notification. Noncompliance with these Official Rules, if the Credit Union is unable to make contact with the potential winner within a reasonable time period, or if the prize notification is returned as non-deliverable may result in disqualification of potential winner without further notice and selection of an alternate winner by random drawing at the Credit Union's discretion. A potential prize winner will not be declared the official winner unless all eligibility requirements are met and all required documentation has been received and validated by Credit Union.

9) **TAXES:** IN ACCORDANCE WITH IRS RULES, THE VALUE OF THE PRIZE WILL BE TREATED AS INCOME TO THE WINNER, AND THE WINNER WILL BE RESPONSIBLE FOR PAYMENT AND REPORTING OF ALL APPLICABLE TAXES. THE CREDIT UNION ENCOURAGES THE WINNER TO CONSULT HIS/HER TAX ADVISOR TO DETERMINE HOW RECEIPT OF THE PRIZE MAY AFFECT HIS/HER TAX OBLIGATIONS.

10) **ODDS OF WINNING:** Odds of winning depend on the total number of eligible entries received. Each valid entry, regardless of method of entry, will have an equal chance of winning.

11) **PUBLICITY:** Winner agrees that Credit Union and its designees may use and disclose, to the extent permitted by law, winner's name, photograph and/or likenesses for advertising, trade and/or any other purposes in any media now or hereafter known throughout the world in perpetuity, without further remuneration, permission, or notification.

12) **GENERAL CONDITIONS:** Credit Union reserves the right, in its sole discretion, to: 1) disqualify any entrant whom Credit Union believes has attempted to tamper with or impair the administration, security, fairness or proper use of the Sweepstakes or is in violation of these Official Rules; 2) modify, terminate or suspend this Sweepstakes should non-authorized intervention or any other causes corrupt or impair the administration, security, fairness or proper use of the Sweepstakes, or for any other reason not prohibited by law, as determined by Credit Union in its sole discretion. In the event of Sweepstakes termination, Credit Union reserves the right to select a winner in a random drawing from among all eligible, non-suspect entries received. Entrants are providing their information to Credit Union and not to any other entity. Any questions, comments, or complaints regarding the Sweepstakes must be directed to Credit Union. Prize winner will be announced in credit union branches and on Credit Union's website on or after December 18, 2020.

13) **RELEASE AND LIMITATIONS OF LIABILITY:** By entering, entrants agree to be bound by these Official Rules and all decisions of Credit Union, which are final and binding. Entrants agree that, by participating, the Credit Union shall have no liability, unless required by law, and will be held harmless by entrant for any claim, action, liability, loss, cost, injury, or damage, including without limitation, personal injury or death to entrant or any other person and damage to personal and real property, due in whole or in part, directly or indirectly, to participation in the Sweepstakes or receipt of the prize. In no event will Credit Union be responsible for incidental or consequential damages, nor shall Credit Union be liable in the event that fraud or other events beyond Credit Union's reasonable control prevent the running of the Sweepstakes as planned or compromise the integrity of the Sweepstakes.

SOME JURISDICTIONS DO NOT ALLOW THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO APPLICABILITY MAY VARY BY LOCATION.

14) **PRIVACY:** Any information collected from entrants is subject to Credit Union's privacy policy, which is available online or at any credit union branch location.