

Dearborn County Federal Credit Union's

Cash Giveaway Sweepstakes Rules and Regulations for Participation

I. Official Rules

1. NO PURCHASE IS NECESSARY TO ENTER THE SWEEPSTAKES.

2. **How to Enter:** Participants must submit a DCFCU Cash Giveaway Sweepstakes Card with a completed application for a new consumer loan to DCFCU. The DCFCU Cash Giveaway Sweepstakes Card must be completed by the borrower and contain the borrower's name, address, and phone number. Approval is based on factors including credit score, debt to income ratio, loan to value ratio, and other factors in compliance with suitable laws and regulations. Criteria for Completed New Consumer Loan is: The Loan and Security Agreements and Disclosure Statement Form must be finalized and signed by all borrowers. If applicable, the Credit Score Acknowledgement form must be completed and signed by the borrower(s), the Lien and Insurance Agreement form must be completed and signed by the borrower(s), and the Limited Power of Attorney Vehicle and Watercraft Transactions (SF 1940(r5 / 7-19)) must be completed and signed by the borrower(s). Eligible New Consumer Loans include New First and Second Mortgage Loans, Home Equity Loans, and Construction Loans through Member First Mortgage. Further New Consumer Loans include: New and Used Automobile Loans, New and Used Recreational Vehicle Loans, Personal Loans, Share Secured Loans, and Refinanced Loans from another lender. The refinancing of an existing loan with DCFCU does **NOT** qualify as a new consumer loan. See <https://mydcfcu.org/rates/index.html> for information regarding credit score tiers and loan rates. Automobiles and recreational vehicles may be subject to a down payment.

a. Methods of Entry:

- i. **Mail:** Participants may mail Cash Giveaway Sweepstakes Card with a completed application:

Dearborn County Federal Credit Union
ATTN: Loan Department
600 Wilson Creek Rd.
Lawrenceburg, IN 47025

- ii. **Email:** Participants may email a Cash Giveaway Sweepstakes Card with a completed application to DCFCU's loan officer at:

scurlin@mydcfcu.org

- iii. **Fax:** Participants may fax Cash Giveaway Sweepstakes Card with a completed application to Dearborn County Federal Credit Union at:

(812)537-8449

- iv. **On Site:** Participants may submit a Cash Giveaway Sweepstakes Card with a completed application in person through the drive-thru, in the credit union lobby, or by submitting the documents into DCFCU's drop-box located on the front wall along the drive-thru lane at:

Dearborn County Federal Credit Union
600 Wilson Creek Rd.

Lawrenceburg, IN 47025

- b. Alternate Method of Entry:**
 - i. To utilize the alternate free entry method.** Obtain a Cash Giveaway Sweepstakes Card and fill out the form before the sweepstakes deadline. You will get a certain number of entries based on the conversion described in these Official Rules or expressly and specifically for that sweepstakes (in the event the sweepstakes specifically provides a conversion, that conversion shall be the one used).
 - ii. Loan Approval-Based Entry Versus Free Entry:** Unless otherwise expressly provided in this specific sweepstakes, each entry using the alternate free entry method is automatically assigned the maximum of 1 entry to the applicable sweepstakes one enters. Regardless of how you enter, including by loan approval, subject to the foregoing limitation, the maximum number of entries for any one person is restricted to 8 per initial borrower per sweepstakes.
 - c. Obtaining a Cash Giveaway Sweepstakes Card and Application**
 - i.** Participants can obtain a printable version of a Cash Give Away Sweepstakes Card on DCFCU's website at:

<https://mydcfcu.org/resources/cash-givaway-sweepstakes-card.pdf>
 - ii.** Participants can obtain a printable version of a Loan Application form on DCFCU's website at:

https://mydcfcu.org/resources/AXX02A_cuf.pdf
- 3. Prizes and Winners Selection:** One-time Cash Prize (1) to three (3) DCFCU Cash Giveaway Sweepstakes winners: Three cash prize winners will be randomly selected at the end of the promotion from the entries received by five o'clock the day before the drawing. The drawing will be held on December 1, 2021. The Winners need not be present to win and will be notified that they won; DCFCU will provide winners with details of how to claim their prize by phone, email and/or mail. The Prize is non-transferable and non-assignable. The prize must be claimed by the initial borrower named on the Loan and Security Agreements and Disclosure Statement Form. DCFCU reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Sweepstakes and/or the redemption of the prize. All decisions are final and binding. Neither DCFCU, nor its employees, partners and affiliates, are responsible for and shall not be liable for late, lost, misdirected or unsuccessful efforts to notify winners. Winners must present their photo ID and claim their prize within 30 days of drawing. Limit one prize per initial borrower.
 - a. Prizes Disbursement:** Prizes will be disbursed to three winners as follows:
 - i.** 1st Place Prize Winner Receives \$500.00
 - ii.** 2nd Place Prize Winner Receives \$300.00
 - iii.** 3rd Place Prize Winner Receives \$100.00
- 4. Odds of Winning:** Odds of winning are based upon the number of entries.

5. **Promotion Period:** The promotion period runs from 8:00 a.m. Eastern Standard Time on September 1, 2021, until 5:00 p.m. Eastern Standard Time on November 30, 2021. DCFCU reserves the right to discontinue this giveaway at any time for any reason.

6. **Eligibility:** Participants must have an account at DCFCU. Promotion eligible for new consumer loans only. To be eligible for the sweepstakes, you must be a resident of Indiana, 18 years of age or older at the time of entry. Sweepstakes' void where prohibited by law. Employees of DCFCU, officials and members of their immediate families are not eligible to participate in this sweepstakes. Immediate family is defined as spouse/significant other, child, sibling, and parent (including "step"). By entering this sweepstakes, entrants accept and agree to be bound by these Official Rules and the decisions of DCFCU.

7. **Liability/General Rules:** Misdirected or incomplete entries will be immediately disqualified from the sweepstakes. Should the loan requirements associated with the completion of the loan not be met, the participant will be immediately disqualified (i.e., failure to provide proof of insurance and/or title to automobiles with DCFCU maintain lienholder status, etc. within 4 weeks of signing the Loan and Security Agreements and Disclosure Statement Form). Participants may NOT enter this sweepstakes with an existing loan at DCFCU. Participants may NOT refinance an existing loan with DCFCU to enter the sweepstakes. DCFCU is not responsible for any loss that may occur in connection with the sweepstakes. The winners agree to hold DCFCU harmless from any liability arising from participation in the sweepstakes or the acceptance, receipt, possession, or misuse of the prize(s). DCFCU and each of its officers, directors, employees, members and representatives and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of entrants and/or the winners' arising from, or in connection with acceptance, receipt, possession, or use/misuse of prizes awarded or participation in the sweepstakes. DCFCU is not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking, or by any of the equipment or programming associated with the sweepstakes. Furthermore, if there is any suspected evidence of tampering, hacking or interference associated with the promotion beyond the control of DCFCU and their partners which corrupts or impairs the administration, security or fairness of the promotion, DCFCU reserves the right to disqualify any entrant deemed responsible for such corruption, suspend and/or terminate the promotion and select a Winners from the entries received up to the time of such termination or suspension. If the Cash Giveaway Sweepstakes promotion is terminated prior to the promotional period, notice will be posted at the website of DCFCU or any other media used to promote the sweepstakes. For a listing of Sweepstakes Winners, please visit your local DCFCU branch at 600 Wilson Creek Rd. Lawrenceburg, IN 47025.

8. **Tax Issues:** DCFCU will report all prize winnings to the appropriate state and federal agencies as required by applicable law. Winners are responsible for all tax consequences (if any) of the prize.

9. **Consent to Publicity and Release:** By accepting a prize, winners consent to permit DCFCU to utilize his/her name and likeness in promotional and other DCFCU materials, without additional compensation or permission, except where prohibited by law. All entrants agree to release and hold harmless DCFCU, its partners, employees, agents, representatives and affiliated companies of

any and all claims of any kind arising directly or indirectly from this promotion, any Prize or from any publicity about the promotion.

10. **Arbitration:** Except where prohibited by law, as a condition of participating in the Sweepstakes, each entrant agrees that (1) any and all disputes and causes of action arising out of or connected with the Sweepstakes, or any prizes awarded, shall be resolved individually, without resort to any form of class action, and exclusively by final and binding arbitration under the rules of the American Arbitration Association (“AAA”) and held at the AAA regional office nearest the participant; (2) the Federal Arbitration Act shall govern the interpretation, 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 entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental, or consequential damages, or any other damages, including attorneys’ fees, other than entrant’s actual out-of-pocket expenses (i.e., costs associated with entering the Sweepstakes), and each entrant further waives all rights to have damages multiplied or increased.

11. **Choice of Law:** All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and DCFCU in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of Indiana, USA, without regard to Choice of Law rules.

12. **Endorsement/Sponsorship:** This promotion is sponsored solely by Dearborn County Federal Credit Union (DCFCU). It is in no way sponsored, endorsed or administered by or associated with any other website, or social media platform that this promotion may have been posted to or shared upon. The participants are providing information to DCFCU and not to any other website or social media platform.