



OFFICIAL RULES
DREAM. SAVE. WIN!
2019 UTV GIVEAWAY

These are the Official Rules for PCM Credit Union's UTV Giveaway ("DREAM. SAVE. WIN! Promotion").

THIS PROMOTION IS VOID WHERE PROHIBITED BY LAW.

- 1. Credit Union:** This promotion is being offered by PCM Credit Union, 601 Willard Drive, Green Bay, Wisconsin 54304 ("the Credit Union").
- 2. Terms and Conditions:** By participating in the Promotion, you fully and unconditionally agree to and accept these Official Rules and the decisions of the Credit Union, which are final and binding in all matters related to the Promotion. Your ability to receive a prize is contingent upon all the requirements set forth herein.
- 3. Eligibility:** The Promotion is open only to legal residents of the United States, who, at the time of entering the Promotion are eighteen years of age or older and are members of the Credit Union. All entrants must be natural persons living on Friday, February 15, 2019. No entries from business entities will be accepted. Winner must have an active PCMCU account and be in "good standing" for a minimum of 30 days prior to entry eligibility. No new members may enter giveaway after January 15, 2019. Employees and volunteers of the Credit Union, its affiliates, subsidiaries, vendors, advertising or promotional agencies, and other persons living within the same household are not eligible to enter the Promotion. THIS PROMOTION IS VOID IN RHODE ISLAND, FLORIDA, NEW YORK, AND WHERE PROHIBITED BY LAW, RULE, REGULATION OR ORDINANCE.
- 4. Promotion Period:** The Promotion begins at 9:00 AM Central Standard Time on **April 2, 2018** and ends at 5:00 PM Central Standard Time on **February 15, 2019** (the "Promotion Period").
- 5. How to Enter:** During the Promotion Period, you may enter the Promotion in the following way:
 - a.** You will receive one Promotion entry when you open a *DREAM. SAVE. WIN!* Savings Account with a minimum of \$50.00 and establish a direct deposit or automatic transfer of \$50 per month to the *DREAM. SAVE. WIN!* account at any PCM Credit Union location.
- 6. Prize:** One winner will be selected by random drawing held on March 1, 2019 at the 2019 PCMCU Annual Meeting from all eligible entries received. Your odds of winning depend on the number of entries received. **Estimated odds of winning are 1 in 10,000.** The Credit Union will make efforts to contact the winner on March 4, via telephone, e-mail or mail service. If the winner does not respond by the following Monday, March 11, 2019, another winner will be drawn. The winner will receive a 2018 Kawasaki Teryx4 LE UTV with a retail value of \$15,400. ("Prize"). Certain restrictions may apply.
- 7. Non-Transferable.** No substitution or transfer of the Prize will be permitted. The winning Prize may not be redeemed for cash.
- 8. Responsibility for Prize.** If you win the Promotion prize, you understand and agree that you are solely responsible for the use, care and maintenance of the Prize, including (without limitation) any and all insurance requirements, licensing requirements, and liability for use.

- 9. Publicity:** Acceptance of the Prize constitutes consent for the Credit Union to use your name and likeness for editorial, advertising and publicity purposes without additional compensation, except where expressly prohibited by law. By entering into this giveaway, you agree to enter into any additional releases requested by the Credit Union if you win the Prize.
- 10. Social Media:** The Promotion may be advertised or administered through social media platforms, such as Facebook and Twitter ("Social Media"). You understand and acknowledge that the Promotion is in no way sponsored, endorsed, administered by, or associated with any Social Media platform on which it is offered or advertised, including Facebook and Twitter. You agree to adhere to all rules established by Social Media platforms and will not create multiple Social Media accounts, or repeatedly post duplicate or near duplicate information or links to enter into the Promotion multiple times. Any information you provide for the Promotion is being provided to the Credit Union rather than Facebook or any other Social Media platform. You fully release Facebook and all other Social Media from all claims, losses and harm that you may allege or incur relating to this Promotion.
- 11. Other Requirements.** The winner may, at the Credit Union's discretion, be required to sign and return a declaration of eligibility, additional release of liability, and, where lawful, an additional publicity consent agreement. If a selected winner cannot be contacted, is ineligible, fails to claim a prize, or fails to return the completed and executed declaration and releases as required, the prize will be forfeited and awarded to an alternate winner.
- 12. Taxes.** The Prize is considered taxable income, and winner will be solely responsible for all federal, state, and local taxes. The winner will receive an IRS 1099 form reflecting the amount they receive as a Prize.
- 13. RELEASE AND HOLD HARMLESS. BY ENTERING THIS PROMOTION, YOU AGREE TO RELEASE AND HOLD HARMLESS THE CREDIT UNION, ITS PARENTS, SUBSIDIARIES AND AFFILIATED ENTITIES, AND EACH OF THEIR DIRECTORS, OFFICERS, EMPLOYEES, ATTORNEYS, AGENTS, AND REPRESENTATIVES FROM ANY DAMAGE, INJURY, EXPENSE, COST, DEATH, LOSS, CLAIM, ACTION, DEMAND, OR OTHER LIABILITY THAT MAY ARISE IN CONNECTION WITH THE PROMOTION, OR RESULTING FROM ACCEPTANCE AND/OR USE OF ANY PRIZE, TRAVEL TO OR FROM ANY PRIZE-RELATED ACTIVITY, PARTICIPATION IN THIS PROMOTION, AND FROM ANY MISUSE OR MALFUNCTION OF ANY PRIZE AWARDED, INCLUDING, WITHOUT LIMITATION, PERSONAL INJURY, DEATH, AND/OR PROPERTY DAMAGE.**
- 14. Limitations:** Credit Union shall not be responsible for lost, late or misdirected entries, or entries containing incorrect or incomplete information. Credit Union is not responsible for any problems or technical malfunctions of any mail network, telephone network or lines, computer, on-line, or Internet systems or services, servers, computer equipment, software, failure of any email or entry or confirmation or winners notice on account of technical problems or traffic congestion on the Internet, problems with the Credit Union website, or any combination thereof, including any injury or damage to entrant's or any other person's computer resulting from downloading any materials in connection with the Promotion. Entries become the property of Credit Union and will not be acknowledged or returned.
- 15. Disqualification.** Credit Union reserves the right to disqualify any person tampering with the entry process, the operation of the Credit Union website, or who is otherwise in violation of these Official Rules or any laws.
- 16. Winner Information.** For the name of the prize winner, send a separate, stamped, self-addressed envelope with a written request for information on the winner of this contest to:

PCMCU
Attn: Dan Wollin - President
601 Willard Drive
Green Bay, WI 54304