



2024 Best Summer Ever Giveaway Rules – Loan Campaign

These are the Official Rules for PCM Credit Union's Loan Campaign May 1 – August 31, 2024.

- 1. Purpose:** These Office Rules set forth the eligibility requirements and additional information governing PCM Credit Union's (the "Credit Union") multiple item giveaway as part of its "Best Summer Ever" promotion (the "Promotion").
- 2. Terms and Conditions:** By participating in the Promotion, the individual participating in the Promotion ("You") fully and unconditionally accept and agree to be bound by these Official Rules and further acknowledge the Credit Union's unilateral authority to make decisions concerning this promotion and agree that such decisions shall be considered absolute and final once made. PCM Credit Union reserves the right to cancel or change this promotion at any time. All rates and terms may be found at www.pcmcu.org/rates or by contacting PCM Credit Union at 920-499-2831. All accounts and loans are subject to approval. Membership eligibility required. Federally insured by the NCUA. Equal Housing Opportunity Lender.
- 3. Eligibility:** Participation in the Promotion, and entry into the associated drawing, is limited to natural-person, adult residents of the United States age 18 or older at the time of Promotion entry. Credit Union employees and volunteers, including the employees and volunteers of the Credit Union's affiliates, subsidiaries, and persons living within the same household as any of the same, are not eligible for Promotion entry. THIS PROMOTION IS VOID IN RHODE ISLAND, FLORIDA, NEW YORK, AND ANY OTHER JURISDICTION IN WHICH IT IS PROHIBITED BY STATE OR LOCAL LAW, REGULATION OR ORDINANCE.
- 4. Promotion Period:** The Promotion begins at 9:00 AM CST on May 1, 2024 and ends at 5:00 PM CST on August 31, 2024. (the "Promotional Period").

How to Enter: One entry per person per qualified service. Qualified services include: New loan secured by collateral (i.e.: vehicle, boat, camper, UTV/ATV, etc.) or Real Estate as a 1st mortgage or home equity loan, or that falls within PCMCU's Home Improvement Personal Loan.

Other participants may complete an entry card which must include a complete name, address, phone number and email address. Entry cards may be submitted in person at any Credit Union location or by phone with a Credit Union representative. All Promotion entry cards become the property of the Credit Union once submitted and will not be acknowledged or returned.

- 5. Prize:** All entries during the promotional period will be eligible to win one prize. Between September 1, 2024 and September 20, 2024, multiple winners will be selected at random among all eligible entries. Odds of winning depend entirely on the number of entries received by the end of the Promotional Period. The Credit Union will make reasonable efforts to timely notify each winner by telephone, e-mail, U.S. mail or any other reasonable communication method. If any winner fails to respond to the Credit Union's notification of winning within 48 hours after the Credit Union delivered notice, another eligible entry will be randomly selected. Each winner will receive one prize from the list of prizes in these rules. Prizes range from \$249-\$1,000 in value. Certain restrictions may apply. The Credit Union will make reasonable efforts to accommodate a winner's reasonable requests for taking possession of their Prize. Each winner is responsible for taking timely possession of their respective Prize including receiving and transporting their Prize from the Credit Union. Each Prize winner is further responsible for any and all costs associated with taking possession of their Prize from the Credit Union.
- 6. Prize list:** (1) Traeger Pro Series Pellet Grill, (1) Blackstone Original Grill, (1) Blackstone Portable Grill, (3) Yeti Cooler, (1) Air B&B Gift Card.
- 7. Non-Transferable:** No substitution or transfer of the Prize will be permitted. Prize may not be redeemed for cash.
- 8. Responsibility for Prize:** You acknowledge, understand and agree that You are solely responsible for the use, care and maintenance of any Prize won through the Promotion.

- 9. Publicity:** Physical acceptance of a Prize constitutes the Prize winner's affirmative consent to the Credit Union allowing it to use their name and likeness for editorial, advertising/marketing and other purposes permitted by law without requiring additional compensation from the Credit Union. By submitting a Promotion entry card, you further agree to execute and deliver to the Credit Union any additional releases, authorizations or other documentation relevant to the Promotion and/or Prize which the Credit Union deems necessary in its sole discretion.
- 10. Social Media:** The Promotion may be advertised or administered through social media platforms including, but not limited to, Facebook and Instagram ("Social Media"). You acknowledge and understand that the Promotion is in no way sponsored, endorsed, administered by, or associated with any Social Media company which offers, promotes or otherwise advertises the Promotion, Prize or the Credit Union. Violating any of the rules established and enforced by a Social Media provider is grounds for being deemed ineligible for the Promotion drawing and winning a Prize.
- 11. Other Requirements:** At the discretion of the Credit Union, any Prize winner may be required to execute and return a declaration of Promotion eligibility, additional releases of liability, additional publicity consent agreements or any other document permitted by law. If any Prize winner cannot be contacted, is determined ineligible, fails to claim a prize or fails to return any such documents subsequently required by the Credit Union, then the Prize shall be deemed forfeited and awarded to an alternative eligible entry randomly drawn.
- 12. Taxes:** The Prize is considered taxable income and the Prize winners are solely responsible for any and all federal, state, and local taxes applicable to the Prize. The Credit will deliver IRS Form 1099 to each Prize winner reflecting the taxable amount attributable to the value of a Prize.
- 13. RELEASE AND HOLD HARMLESS:** BY ENTERING THIS PROMOTION, YOU AGREE TO RELEASE AND HOLD HARMLESS THE CREDIT UNION, ITS AGENTS, EMPLOYEES, 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 USE OF ANY PRIZE, TRAVEL TO OR FROM ANY PRIZE-RELATED ACTIVITY, PARTICIPATION IN THIS PROMOTION, AND FROM ANY MISUSE OR PRIZE MALFUNCTION, INCLUDING, WITHOUT LIMITATION, PERSONAL INJURY, DEATH, AND PROPERTY DAMAGE.
- 14. Limitations:** The Credit Union shall not be responsible for lost, late or misdirected entries, or entries containing incorrect or incomplete information. The Credit Union is not responsible for any problems or technical malfunctions related to any mail service, internet 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, problem accessing the Credit Union's website or any combination thereof, including any injury or damage to entrant's or any other third party computers resulting from downloading materials in connection with the Promotion.
- 15. Disqualification:** The Credit Union reserves the right to disqualify any entrant reasonably suspected of tampering with the entry process, the operation of the Credit Union website, or who is otherwise in violation of these Official Rules, the rules of any Social Media provider, or any state or federal 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 any Prize winner to:

PCM Credit Union
Attn: Lesley Enz – Best Summer Ever/Loan Campaign
601 Willard Drive
Green Bay, WI 54304