

## Official Rules

Please read these rules before entering the TTCU Giveaway (the "Contest") presented by TTCU The Credit Union (referred to herein as "TTCU", "We" or "Our"). You (the participant in the Contest "You" or "Your") agree that, by submitting an entry, You will be bound by these Official Rules and You acknowledge that You satisfy all contest eligibility requirements.

**Eligibility.** If You are an Oklahoma resident and are at least 18 years of age at the time of entry, You are eligible to enter the Contest. Officers, employees and agents of TTCU, the Contest's other participating sponsors (if any) and their advertising agencies (if any), and members of the immediate family of any such persons are not eligible to participate and win. The term "immediate family" includes spouses, siblings, parents, children, grandparents, and grandchildren, whether as "in-laws," or by current or past marriage(s), remarriage(s), adoption, co-habitation or other family extension, and any other persons residing at the same household whether or not related.

**How to Enter.** You may enter the Contest in the following ways, on the following days, at the following times:

**Friday, May 1, 2015 through Tuesday, June 30, 2015** by submitting an auto loan refinance application during normal business hours at any TTCU The Credit Union branch (existing TTCU loans are not eligible).

Limit one entry per person. Must be an Oklahoma resident and 18 years of age to enter.

**Prize.** We will award fifteen cash prizes, one per TTCU branch, (Tahlequah and Tahlequah Reasor's count as one branch). Each prize will consist of \$1000 cash. If You are selected as a potential winner, TTCU will use the information you submit in connection with this Contest to fulfill the prize. Winners must claim the prizes in person at the awarding TTCU branch during regular business hours and must present valid identification. Winners must claim the prizes by July 10, 2015. If winner cannot take delivery of the prize as stated in these Official Rules or as otherwise required by law, the prize will be forfeited in its entirety. Winner is responsible for all fees and taxes associated with acceptance of the prize. Winner is responsible for complying with all applicable federal, state and local laws and regulations applicable to the prize.

The winner will be responsible for paying all costs and expenses related to the prize that are not specifically mentioned, including any expense that might reasonably be incurred by the winner in receiving or using the Prize.

Each participant also will receive a folding chair, while supplies last. Limit one chair per household.

**Prize Drawing.** The potential winners will be selected at a random drawing to be held as follows:

July 1, 2015 – one potential winner (from each branch location) will be drawn from all eligible entries submitted at one of TTCU's 15 branch locations.

We must receive eligible entries during the Contest Period for them to be eligible for the drawing. We will notify the potential winner by phone within 3 business days following the drawing, and he/she will be required to sign and return an Affidavit of Eligibility and Liability Release. The potential winner also must sign and return any additional documentation necessary for prize fulfillment as requested by TTCU in its sole discretion. The Prize will be awarded "AS IS" and WITHOUT WARRANTY OF ANY KIND, express or implied (including, without limitation, any implied warranty of merchantability or fitness for a particular purpose).

**Odds of Winning.** Odds of winning depend on the number of eligible entries received.

**Additional Terms.** We may, to the maximum extent permitted by applicable law and in Our sole discretion, change these rules or cancel the Contest at any time; or modify, terminate, or suspend the Contest for any reason or other causes beyond our control corrupt or impair the administration, security, fairness or proper play of the Contest or submission of entries. We are not responsible for: (a) lost, misdirected, late, incomplete, or unintelligible entries or for inaccurate entry information; (b) any printing or typographical errors in any materials associated with the Contest; (c) any error in the operation or transmission, theft, destruction, unauthorized access to, or failure to receive any entry information on account of technical problems or traffic congestion. We may, in our sole discretion, disqualify any individual found to be: (i) tampering with the entry process or the operation of the Contest; (ii) acting in violation of these rules; or (iii) acting in an unsportsmanlike or disruptive manner or with intent to annoy, abuse, threaten or harass any other person. If Your entry is incomplete your entry will be void. No greater than the number of prizes stated in these Official Rules will be awarded. If any technical errors occur in the selection of potential prize winner or if more prizes are claimed than the number of prizes being awarded as provided in these Official Rules, We may award the prize by random drawing from among all eligible claimants.

The winner will be: (a) responsible for paying all costs and expenses related to the prize that are not specifically mentioned, including, but not limited to, taxes, and any other expenses that might reasonably be incurred by the winner in receiving or using the prize; and (b) required to submit his/her social security number or tax payer ID number to TTCU The Credit Union in order to claim the prize.

**Miscellaneous.** The Contest is governed by the laws of the State of Oklahoma. The Contest and all accompanying materials are copyrighted by TTCU and its affiliates with all rights reserved. If You win a prize, TTCU will not transfer or assign the Prize to anyone but You, nor will TTCU redeem the Prize for cash. We may substitute a prize with a prize of equal or greater value. The winner agrees (for himself or herself and his or her heirs) that, by accepting the prize, TTCU will have no liability, and will be held harmless by the winner for any liability, loss, injury or damage to property or person, including death, and reasonable attorney's fees and court costs, due in whole or in part, directly or indirectly, by reason of the acceptance, possession, use or misuse of the prize(s) or participation in the Contest, even if caused or contributed to by the negligence of any of the Released Parties. You agree that our decisions related to the Contest and all drawings are final. The winner agrees that, by participating in the Contest, We may use the winner's name, image or likeness in any manner and in any medium for our promotional purposes without additional compensation, except where prohibited by law. The winner will be required to complete a Publicity Release Form.

**Privacy Notice: All information submitted in connection with this Contest will be treated in accordance with these Official Rules and TTCU's Privacy Notice (<https://www.ttcu.com/ASP/privacy.asp>).**