

2018 CULAC HOLIDAY SWEEPSTAKES OFFICIAL RULES

NO PURCHASE OR CONTRIBUTION IS REQUIRED TO PARTICIPATE IN THE SWEEPSTAKES. OFFER VOID WHERE PROHIBITED. SUBMITTING A SWEEPSTAKES ENTRY BY ANY OF THE MEANS IDENTIFIED BELOW CONSTITUTES ACCEPTANCE OF THESE RULES.

CULAC is the federal political action committee of the Credit Union National Association. Individual contributions to CULAC are used to support candidates who are running for federal office.

Contributions to CULAC are not tax deductible. Contributions are voluntary and will be used for political purposes. You have the right to refuse to contribute without any reprisal. Contributing to CULAC does not increase your chances of winning.

Eligibility: This sweepstakes is open to residents of the continental United States, Alaska, and Hawaii. You must be 18 years of age or older as of the date of entry in order to enter. Offer void where prohibited. Residents of Florida, Georgia, Texas, and Minnesota are not eligible to participate in the contest because of state law. Contest is void in Florida, Georgia, Texas, and Minnesota.

Sponsor: MD|DC Credit Union Association, located at 8975 Guilford Road, Suite 190, Columbia, MD 21046 is the “Sponsor” of this sweepstakes.

Duration of Sweepstakes: The sweepstakes begins at 12:01 A.M. EST on 10/15/2018 and ends at 11:59 P.M. EST on 12/03/2018.

Three Methods of Entry: No purchase or contribution is required to participate in the sweepstakes. Credit Unions with current CULAC permission agreements (employees, volunteers and members of Credit Unions) may enter (1) online by visiting the URL indicated & following onscreen entry instructions to enter the Sweepstakes. Online entries are deemed to be made by the authorized account holder of the email address submitted at time of entry (2) or obtain a ticket from a participating Credit Union for entry (3) or enter the drawing by sending a written entry in a #10 envelope per each entry to: MDDCCUA at 8975 Guilford Road #190 – Columbia, MD 21046 Attn: “ENTRY TO SWEEPSTAKES.” Inside the envelope must be an index card 3”x5” in size with the participant’s name, street address, city/state/zip code, phone number, credit union name and e-mail address. The written entry must be received by 11:59 P.M. EST on 12/03/2018. Entries received through method (3) will receive an e-mail confirming their entry and will be provided with a copy of the sweepstakes official rules.

All sweepstakes entries become the property of Sponsor. Entries will not be returned. Sponsor is not responsible for entries that are lost, late, corrupted, illegible, incomplete, misdirected, or not otherwise correctly received due to technical, administrative, or human error, including, but not limited to, any software, hardware, computer or networking issues, Act of God, or any other circumstances – technical or otherwise – beyond Sponsor’s control. At its sole discretion, Sponsor reserves the right to modify, suspend, or cancel this sweepstakes if it appears that the integrity, security, or administration of this process may be called into question.

Prizes: Prizes are shown in the “Prize Poster” document included in this packet of documents. The odds of winning depend on the number of qualified entries received. The prizes shown in any materials promoting the sweepstakes are for illustration purposes only, and the actual prizes awarded to the sweepstakes winner may differ from those shown. Winners receiving a prize valued at or above \$600 will be required to complete a form W-9 and return it to the sweepstakes sponsor.

Selection of Winners: All prize winners will be selected in a random drawing from all eligible entries on 12/11/2018. The drawings are to be held in private at the MD|DC Credit Union Association Office. The prize winners will be notified on 12/11/2018 via email or phone. In the event that ownership of an e-mail account is disputed, the prize will be awarded to the individual who is designated as the authorized account holder by the Internet Service Provider or other entity responsible for assigning email addresses for that domain.

Prize Restrictions: All taxes in connection with the prize, and the reporting consequence thereof, are the sole responsibility of the prize winner. You are only eligible to receive one prize from Sponsor per calendar year.

Limitation of Liability: The winner agrees that Sponsor and its officers, directors, employees and agents, successors and assigns shall have no liability whatsoever for any injuries, losses or damages of any kind resulting from acceptance, possession, misuse or use of the prize. Sponsor makes no warranties – either express or implied – regarding a particular prize’s merchantability or fitness for a particular purpose.

Official Rules: To receive a copy of these rules, send an email to MD|DC Credit Union Association at: russell@mddccua.org or visit www.mddccua.org