

SEA AIR FEDERAL CREDIT UNION
Winter Auto Loan Sweepstakes Rules
January 1, 2020 – March 31, 2020

OFFICIAL RULES

NO PURCHASE, OBLIGATION OR TRANSACTION NECESSARY TO ENTER THE SWEEPSTAKES.

A complete copy of these rules can also be obtained at the main office of Sea Air Federal Credit Union, 800 Seal Beach Blvd., Bldg. 12, Seal Beach, CA 90740 during normal business hours Monday through Friday or by sending a self-addressed, stamped envelope to Winter Auto Loan Sweepstakes Rules, P.O. Box 2648, Seal Beach, CA 90740.

PROMOTION PERIOD:

The Sea Air Federal Credit Union Winter Auto Loan Sweepstakes (“Sweepstakes”) begins January 1, 2020 and ends on March 31, 2020. Entries received prior to or after the Contest Period are not eligible for the Sweepstakes. The Sweepstakes is sponsored by Sea Air Federal Credit Union, 800 Seal Beach Blvd., Bldg. 12, Seal Beach, CA 90740.

HOW TO ENTER:

Winter Auto Loan Sweepstakes: Sea Air FCU members who fund a Sea Air FCU Auto Loan between January 1, 2020 and March 31, 2020 will be automatically entered into the sweepstakes. Each entry has an equal chance of winning. One (1) winner will randomly be selected at the end of each month of January, February, and March of 2020 to have one (1) auto loan payment reimbursed up to the actual amount or \$500, whichever is less.

The odds of winning depend on the number of eligible entries received.

ALTERNATE ENTRY: Other qualifying members may enter the Sweepstakes by printing their name, address, account number, and phone number on a piece of paper along with the words “Sea Air FCU Winter Auto Loan Sweepstakes.” Only one alternate entry per member will be accepted. Send this information to: Sea Air Federal Credit Union, Attn: Marketing, P.O. Box 2648, Seal Beach, CA 90740. All entries must be received by March 31, 2020 to be eligible for the drawing. If an entry form is drawn, but the judges are unable to determine the winner because of illegible writing, that entry form will be disqualified.

Sea Air FCU is not responsible for entries that are lost, misdirected, delayed, destroyed, deleted, erased, stolen, or unreadable. Sea Air FCU assumes no responsibility for any error, problem, or malfunction (human, technical, or otherwise) that may occur in the creation, maintenance, or processing of Sweepstakes entries, or which prevents entries from being created. A list of winners may be obtained after April 6, 2020, by sending a self-addressed envelope to Credit Union Sweepstakes Winners, Attn.: Marketing Dept., P.O. Box 2648, Seal Beach, CA 90740.

ELIGIBILITY:

To qualify for the Sweepstakes, entrants must be in good standing at the time of the Sweepstakes drawing. To qualify as a member in good standing, a person must have an open Sea Air FCU regular savings account with a balance of \$1.00 or more and may not have any of the following:

- Loan or credit card delinquencies over 30 days
- A negative balance on any share or checking account of over 15 days
- Be assigned to our Collections Department
- A negative account warning
- Deceased primary member on the account

The Sea Air FCU Winter Auto Sweepstakes is open to members of Sea Air Federal Credit Union and its divisions. Employees, volunteers, and consultants of the Credit Union and its subsidiaries, and their family members within the same household are not eligible to win.

Sweepstakes subject to all applicable federal, state, and local laws. Sweepstakes void where prohibited or restricted by law.

AGREEMENT TO OFFICIAL RULES:

Participation in the Sweepstakes constitutes entrant's full and unconditional agreement to and acceptance of these Official Rules and the decisions of Sea Air Federal Credit Union, which are final and binding in all matters relating to this Sweepstakes.

SELECTION OF WINNERS:

One (1) winner will be randomly chosen by from all eligible entries received during the end of each month of January, February, and March during the Contest Period, totaling three (3) winners. For a selected entry to be declared a winner, the winning members must satisfy all of the requirements as listed in these Official Rules. Winners need not be present and will be notified by mail or telephone within fifteen (15) business days of selection. If a winning member does not affirmatively accept his or her prize in writing or via email within 10 calendar days of notification, the prize may be forfeited.

Prize winners will be required to sign an affidavit of eligibility and liability/publicity release, which must be returned within 10 days of notification. Winners agree to permit the Credit Union to use their name, likeness, and city of residence for advertising and promotional purposes without additional compensation except where prohibited by law. Sea Air Federal Credit Union will make its best reasonable effort to contact all winners. If any winner cannot be contacted, an alternate winner will be randomly selected.

CONTEST PRIZES:

Prizes will include the following:

- Three (3) winners will be selected to receive one (1) auto loan payment reimbursed. The reimbursed amount will be the actual payment amount or \$500, whichever is less.

Selection of the winners will be made by a Consumer Lending staff member of Sea Air Federal Credit Union whose decision is final. Winners will be randomly selected by a software program. Prizes are non-transferable and no substitution of prizes is permitted without the permission of Sea Air Federal Credit Union, which reserves the right to substitute a prize with another prize of equal or greater value. The Credit Union will report all prize winnings to the appropriate state and federal agencies as required by applicable law. All taxes, fees, surcharges, or liabilities relating to prize are the sole responsibility of the winner. Payment of any federal state or local taxes will be the obligation of the winner, and any costs not specifically identified herein are the responsibility of the prize winner.

GENERAL CONDITIONS:

- The Credit Union reserves the right to add, delete, or revise these Official Rules as necessary without notice. The Credit Union is not responsible for printing errors or omissions.
- These rules supersede any published advertising.
- By entering the Sweepstakes, participants agree to release and hold harmless Sea Air Federal Credit Union, its subsidiaries, affiliates, directors, officers, employees, and agents from any and all liability for any injuries, loss, or damage of any kind arising from or in connection with the Sweepstakes or receipt of the prize. The Credit Union 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 winners arising from, or in connection with acceptance, receipt, possession or use/misuse of the prize awarded, or participation in this Sweepstakes.
- Sweepstake participants agree to follow the rules and decisions of Sea Air Federal Credit Union. The participant also agrees to comply with all applicable state laws. The participant understands that existing Sea Air FCU auto loans do not qualify for the Sweepstakes. The participant also understands that entry for the Sweepstakes prize drawing is pursuant to funding an Sea Air FCU auto loan. In the event that the Sweepstakes winner has multiple car loans, entrant understands that the Sweepstakes prize is applicable to only one car loan. Sea Air FCU has the right to require proof of identity for a person to participate or claim a prize in the Sweepstakes.
- Sweepstake winners are responsible for any costs associated with accepting the prize and all applicable taxes. An IRS Form 1099-MISC may be issued to the winner as required by federal law. Winning dollar amount to be deposited into the member's Sea Air FCU share account.

- Sea Air FCU is not responsible for any error or technical malfunction of any telephone, computer, or other equipment, which prevents an entry from being made or received during the promotional period. The Credit Union 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. The Credit Union reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Sweepstakes and redemption of prize. Entries by ineligible persons, fraudulent entries, or entries created in error will be disqualified and an alternate entry selected. Sea Air FCU reserves the right to void or reverse the awarding of any prize obtained fraudulently or illegally and to seek appropriate remedies to recover any prizes.
- All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and the Credit Union in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of California, USA, without regard to choice of law rules. All federal, state, and local regulations apply.