

## **Official Rules:**

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. LIMIT ONE PRIZE PER PERSON. PROMOTION OPEN TO VANTAGE WEST CREDIT UNION MEMBERS ONLY.

### **1. How to Enter.**

During the Promotional Period (01/01/2019-12/31/2019) Vantage West Credit Union members can enter the drawing in two ways:

- Have an active Direct Deposit established for a monthly cumulative minimum of \$500.00. The account with the direct deposit must remain open for at least 6 months after start of promotional period and remain in good standing. If account is closed within 6 months after the start of the promotional period of the direct deposit campaign, the entry will be voided and the account may be debited for the value of any prize awarded.
- Alternate entry method: Mail a postage prepaid, hand printed 3 ½ x 5 inch card containing the name, e-mail address or phone number of the participant to the following address: Vantage West Credit Union, PO BOX 15115 Tucson AZ 85708. Only entries received during the Promotional Period will be accepted. No computer generated/photocopy alternate entries or entries received via facsimile will be permitted.

Limit (1) one entry per person, regardless of the method of entry. Entries that are not complete or do not adhere to the rules or specifications may be disqualified at the sole discretion of the Sponsor (aka "Vantage West Credit Union.") You may not enter more times than indicated by using multiple email addresses, identities, or devices in an attempt to circumvent the rules. If you use fraudulent methods or otherwise attempt to circumvent the rules, your submission may be removed from eligibility at the sole discretion of Vantage West Credit Union. **Members that currently have an active Direct Deposit and meet the required criteria will be automatically entered in the drawing.**

### **2. Eligibility.**

The promotion is open to legal residents of the United States and the State of Arizona as of January 1, 2019. Residents of New York, Florida, Rhode Island and Puerto Rico and other U.S. territories are not eligible for entry. Participants must be eighteen (18) years old or older at the time of the entry. Void where prohibited or restricted by law. Persons in any of the following categories are NOT eligible to participate or win the prize: (a) employees, Board members or volunteers of Vantage West Credit Union; (b) individuals engaged or employed by a company that is involved in selection of contest winners; and (c) persons who are immediate family members (defined as mother, father, sister, brother, daughter, son or spouse) of any person in any of the preceding categories and individuals living with them in the same household. Subject to all applicable federal, state, and local laws and regulations. All eligible entries will be included.

### **3. Drawing and Procedure.**

Each drawing shall be referred to herein as a "Direct Deposit Drawing." Non-winning entries received for one Direct Deposit Drawing will be eligible for subsequent Monthly Drawings as long as the direct deposit continues.

Two (2) winners will be selected by random drawing each month at 11:00am (MST) on the following dates; January 11th and 25th, February 8th and 22nd, March 15th and 29th, April 12th and 26th, May 10th and 24th, June 14th and 28th, July 12th and 26th, August 9th and 23rd, September 6th and 20th, October 4th and 18th, November 8th and 22nd, December 13th and 27th during the promotional period. A total of twenty-four (24) winners will have been selected at the end of the Direct Deposit Drawing (s). The winners will be notified by telephone within 7 business days of the drawing. The drawing will be conducted by Vantage West Credit Union personnel. If the selected winner cannot be contacted at the phone number on the account or alternate entry form, is ineligible, fails to claim the prize within ten (10) days from the time award notification was sent, or fails to timely return a completed and executed declaration and releases as required, prize may be forfeited.

Vantage West Credit Union shall have no liability for a winner's failure to be contacted. The receipt by winner of the prize offered in this Direct Deposit Drawing is conditioned upon compliance with any and all federal and state laws and regulations.

ANY VIOLATION OF THESE OFFICIAL RULES BY ANY WINNER (AT SPONSOR'S SOLE DISCRETION) WILL RESULT IN SUCH WINNER'S DISQUALIFICATION AS WINNER OF THE DIRECT DEPOSIT DRAWING AND ALL PRIVILEGES AS WINNER WILL BE IMMEDIATELY TERMINATED.

Acceptance of the prize constitutes permission to Vantage West Credit Union and its agencies to use the winner's name or image for purposes of advertising and trade, without restriction and without further compensation.

**4. Prize.**

Selected monthly winner will have their direct deposit amount matched, for the prior 30 day period, up to a maximum \$1,000. If an alternate method entry is selected as the monthly winner, the winner will receive \$500.00. Odds of winning depend on the number of eligible entries received as of the deadline for the drawing. Prizes may not be transferred or assigned. No prize substitutions will be made. All applicable federal, state and local taxes are the winner's responsibility.

**5. General Conditions of Participation**

By participating in the drawing, participant agrees to abide by and be bound by these official rules and the decisions of Vantage West Credit Union, which are final. By participating, winner releases and agrees to hold harmless the Sponsor, including any parents, subsidiaries and all of its respective directors, officers, employees, representatives and agents (the "Released Parties"), from and against any and all liability for any loss, property damage or damage to persons, including, without limitation, death and injury, due in whole or in part, directly or indirectly, arising out of participation in the drawing or use or misuse of any prize. By entering the Direct Deposit Drawing you agree to receive email from Vantage West Credit Union. You can opt-out of receiving this communication at any time by clicking the unsubscribe link.

**6. Limitations of Liability.** The Sponsor is not responsible for computer, network, printing, typographical, human or other errors, problems or malfunctions relating to or in connection with the Direct Deposit Drawing, including, without limitation, errors, problems or malfunctions which may occur in connection with the administration of the Direct Deposit Drawing, the announcement of the winner, the processing of entries or in any Direct Deposit Drawing -related materials; for stolen, lost, late, misdirected, undelivered, damaged, inaccurate, delayed, incomplete, illegible, or postage-due mail or entries; or for transactions that are lost, misdirected, or fail to enter into the processing system for any reason; or are processed, reported, or transmitted late or incorrectly; or are lost for any reason, including computer, telephonic, paper-transfer, or human error, or electronic, computer, or telephonic malfunction, damage, error, omission, interruption, defect, delay in operation or transmission, or any combination thereof. If, for any reason, the Direct Deposit Drawing is not capable of running as planned, or infection for computer viruses, bugs, or tampering, unauthorized intervention, fraud, actions of entrants, technical failures, or any other causes corrupt or affect the administration, security, fairness, integrity, or proper conduct of the Direct Deposit Drawing, the Sponsor reserves the right to disqualify any entry or entrant and/or to cancel, terminate, modify, or suspend the Direct Deposit Drawing and at its sole discretion to disqualify any entry or entrant and/or to cancel, terminate, modify, or suspend the Direct Deposit Drawing and to award the prize to the selected winner among all eligible non-suspect entries validly received prior to the action requiring such modification.

**7. Dispute.** Except where prohibited, participant agrees that: (1) any and all disputes, claims and causes of action arising out of or connected with this Direct Deposit Drawing or any prize awarded shall be resolved individually, without resort to any form of class action; (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering the Direct Deposit Drawing, but in no event attorneys' fees; and (3) under no circumstances will participant be permitted to obtain awards for, and participant hereby waives all rights to claim, indirect, punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased.

**8. Winners' List.** To obtain a copy of the winners' names or a copy of these Official Rules, mail your request

along with a stamped, self-addressed envelope to: Vantage West Credit Union, PO BOX 15115, Tucson, AZ 85708.

***Direct Deposit Drawing is sponsored by Vantage West Credit Union, PO BOX 15115, Tucson, AZ 85708***