



Yolo Federal
Credit Union

Contest Rules

Contest Name: 65th Anniversary Contest

Enter to Win

To be entered to win, Yolo Federal Credit Union members will share their story about how Yolo Federal has helped them achieve their financial dreams. There will be a quarterly drawing of one winner to receive the \$650 prize.

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES.

SPONSORSHIP: Yolo Federal Credit Union (Yolo FCU), a federally chartered credit union with a principal office located at 266 W. Main Street, Woodland, CA 95695, is sponsoring the 65th Anniversary Contest.

ELIGIBILITY: To enter the Contest, entrants must be a current Yolo Federal Credit Union member and in good standing with the credit union, a lawful permanent resident of the United States, 18 years of age or older and must not be considered a minor in your state of residence. The Contest is void in Puerto Rico, U.S. territories and possessions, outside of the United States, and where restricted or prohibited by law. Credit Union employees, officials, and members of their immediate families and households are not eligible to participate in the Contest. To be eligible to claim the \$650 prize, entrants must submit their story through the contest website at <http://www.yolofcu.org/65th-anniversary-contest/>.

HOW TO ENTER: To be entered to win, Yolo Federal Credit Union members will submit their story about how Yolo Federal has helped them achieve their financial dreams through the contest webpage <http://www.yolofcu.org/65th-anniversary-contest/>. Only one submission per person will be considered for entry.

DRAWING: A random drawing will be held for qualifying entries received during the Entry Period (see below) on or around the last day of each quarter. Potential winners will be selected from all eligible entries received during the Entry Periods described below, by a Yolo FCU representative. Odds of winning the prize depends on the number of entries received. The potential winners will be notified by phone, e-mail or mail. If a potential winner cannot be reached within thirty (30) days from the first notification attempt, then such person shall be disqualified, and an alternate winner will be selected.

Entry Period	Approx. Drawing Dates
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January 1 – December 31, 2019	Q1 - April 1, 2019 Q2 – July 1, 2019 Q3 – October 1, 2019 Q4 – January 1, 2020
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PRIZE: There will be 4 total winners awarded \$650 for entering the contest – 1 per quarter. Yolo FCU will report all prize winnings to the appropriate state and federal agencies, as required by applicable law. Winners are responsible for all tax consequences (if any) of the prizes. Winners acknowledge this responsibility by entering the contest. To claim prize, entrants must meet all eligibility requirements.

PRIZE CONDITIONS: In the event a Yolo FCU representative determines, in its sole discretion based on his/her interpretation of these Official Rules, that an entrant is found to be ineligible, or if he/she does not comply with these Official Rules, then the potential winner will be disqualified and an alternate winner will be selected through a random drawing from the remaining entries. If the prize or prize notification is returned as undeliverable, this will result in disqualification, and an alternate winner will be selected. Except where prohibited by law, the winner’s entry and acceptance of the prize constitutes permission for Yolo FCU to use said winner’s name in all forms of media, in perpetuity, without further compensation. Further, winner must sign and return to Yolo FCU a declaration of eligibility and liability publicity release. The release may be mailed to “65th Anniversary Contest” P.O. Box 657, Woodland, California, 95776. Failure to sign and return the release to Yolo FCU at the address provided above, within seven (7) days, will result in the entrant’s disqualification.

CONTEST CONDITIONS: This Contest is subject to all applicable federal, state and local laws. By participating, entrants and their participating entities agree to be bound by these Official Rules and the decisions of Yolo FCU and waive any right to claim ambiguity in the Contest or these Official Rules. Yolo FCU is not responsible for any loss, which may occur in connection with the Contest. Yolo FCU 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 Contest. Prize cannot be substituted, assigned, or transferred by winners. Yolo FCU reserves the right to disqualify entrants who fail to follow these Official Rules and regulations or who make any misrepresentations relative to the Contest and redemption of a prize.

NO LIABILITY: By entering, winner agrees to comply with all Official Rules, as stated and agrees to release, discharge, indemnify, defend and hold harmless Yolo FCU and each of its respective officers, directors, employees, representatives and agents from and against any claims made by winners, entrants, or any other third parties, related in any way to the operation of this Contest as well as any other claims, damages or liability, injuries, damages or losses to any person (including death) or property of any kind resulting in whole or in part, directly or indirectly, from acceptance, possession, misuse or use of any prize or participation in any Contest-related activity or participation in this Contest.

WINNER'S LIST: To receive a complete list of the prize winner or an additional copy of these Official Rules, send a self-addressed, stamped business-size (#10) envelope to: 65th Anniversary Contest, Yolo Federal Credit Union, P.O. Box 657, Woodland, California, 95776.

CHOICE OF LAW: All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and Yolo FCU in connection with the Contest, 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.

INFORMATION SUBMITTED THROUGH THE WEBSITE

All information you submit to Yolo Federal Credit Union via the site will be considered to be the property of Yolo Federal Credit Union, and Yolo Federal Credit Union is free to utilize any information you submit for any purpose, subject to Yolo Federal Credit Union's Privacy Policy.