



**Yolo Federal**  
Credit Union

## **Yolo FCU 12 Days of Giveaways Sweepstakes Official Rules**

### **NO PURCHASE 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 Yolo FCU 12 Days of Giveaways Sweepstakes (“Sweepstakes”).

**ELIGIBILITY:** To enter the Sweepstakes, you must be 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 Sweepstakes 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 Sweepstakes.

**HOW TO ENTER:** The Sweepstakes begins on November 1, 2019 and ends on December 13, 2019 (“Sweepstakes Period”). There are two ways to enter: (1) by using your Yolo FCU Visa Platinum, Gold, Classic, Business, or Share Secured credit card or (2) sending in a 3x5 postcard to Yolo Federal Credit Union. Yolo FCU Visa cardholders who complete a transaction with their Yolo FCU Visa Platinum, Gold, Classic, Business, or Share Secured credit card will automatically be entered into the Sweepstakes. Every transaction will equal one entry into the Sweepstakes. Alternatively, individuals can enter the Sweepstakes by sending in a 3x5 postcard to, "Yolo FCU 12 Days of Giveaways Sweepstakes," P.O. Box 657, Woodland, California, 95776, requesting to be entered into the Sweepstakes. Every postcard received equals to one entry into the Sweepstakes. The postcard must contain the name, address and contact information of the person requesting to participate in the Sweepstakes. Such entries must be received during the Sweepstakes Entry Period. Proof of mailing does not constitute proof of delivery. Yolo FCU is not responsible for lost, late, incomplete, misdirected, damaged, postage-due or illegible entries or mail. Once submitted, entries become the sole property of the Yolo FCU and will not be acknowledged or returned. No copies or mechanical reproductions of postcards will be accepted.

**DRAWING:** A random drawing will be held for the qualifying entries received during the Entry Period. Potential winners will be selected from all eligible entries received during the Entry Period described below, by a Yolo FCU representative. In the event of uncertainty as to the identity of an entrant, the entrant will be deemed to be the primary cardholder or the business entity of the applicable Yolo FCU Visa credit account, or in the event there is more than one holder of such account then the primary person named on the account shall be deemed to be the entrant, or, if neither is applicable or



# Yolo Federal Credit Union

reasonably ascertainable, the entry may be voided altogether. Odds of winning a 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 24-48 hours from the first notification attempt, then such person shall be disqualified, and an alternate winner will be selected. All prizes will be awarded.

<b>Entry Period</b>
November 1, 2019 to December 13, 2019
<b>Drawing Dates</b>
November 12, 2019
November 15, 2019
November 18, 2019
November 22, 2019
November 25, 2019
November 29, 2019
December 2, 2019
December 6, 2019
December 9, 2019
December 13, 2019
December 16, 2019
December 20, 2019

**PRIZES:** Countdown technology (Tech) prizes include but are not limited to: Amazon Echo Dot, Amazon Fire Stick, Apple TV, and Apple Watch Series 5. Grand prize is the iPhone 11. Cost of prizes range from \$49.99-\$699.99. Participants are limited to one countdown prize per winner, but all entrants will be entered in to win the grand prize. One prize will be awarded during each drawing date with the grand prize drawing date of December 20, 2019. 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 sweepstakes.

**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



## Yolo Federal Credit Union

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 "Yolo FCU 12 Days of Giveaways Sweepstakes," 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.

**SWEEPSTAKES CONDITIONS:** This Sweepstakes 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 Sweepstakes or these Official Rules. Yolo FCU is not responsible for any loss, which may occur in connection with the Sweepstakes. 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 Sweepstakes. Prizes 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 Sweepstakes 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 Sweepstakes 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 Sweepstakes-related activity or participation in this Sweepstakes.

**WINNER'S LIST:** To receive a complete list of the prize winners or an additional copy of these Official Rules, send a self-addressed, stamped business-size (#10) envelope to: Visa Sweepstakes, 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 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.