



**Yolo Federal**  
Credit Union

### **Jr. Savers Coloring Contest**

1. **Odds of Winning:** Each entry will have an equal chance of winning and odds of winning are dependent on number of entries received.
2. **Sponsor:** Yolo Federal Credit Union is the sponsor of the contest. Yolo FCU's email address is: [marketing@yolofcu.org](mailto:marketing@yolofcu.org) and our mailing address is: P.O. Box 657, Woodland, CA 95776
3. **Eligibility:** Only one entry per person will be accepted. Entries are open to children up to the age of 12. Yolo FCU officials, employees and family members are not eligible to participate in the sweepstakes. To qualify, all entrants must be a member in good standing of Yolo FCU and willing to let their drawing be posted on Yolo FCU's social media pages. By entering the contest, entrants accept and agree to be bound by these Official Rules and decisions of Yolo FCU.
4. **Contest Entries:** Official entry forms must be received by Yolo FCU by April 30, 2020. You can download the activity book and submit your drawing at [www.yolofcu.org/coloring-contest](http://www.yolofcu.org/coloring-contest).
5. **Deadline:** 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. No copies, mechanical reproductions, or metered mail accepted. Mail-in entries must be postmarked no later than April 30, 2020. 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 Yolo FCU and will not be acknowledged or returned.
6. **Prize Drawings:** The prize drawings will be held on or before 5:00 p.m. on May 8, 2020. All eligible entries received on or before 5:00 p.m. on April 30, 2020, qualify for the prize drawings. Winners need not be present to win and will be notified by email. Complete list of winners will be available at all Yolo FCU branch locations.
7. **Prize:** Participation in an ad campaign with photo of drawing incorporated into ad. Yolo FCU will award up to 4 drawn entrie(s). Prize value approximately \$25.00 per winner for a total of \$100.00.
8. **Liability/General Rules:** Yolo FCU is not responsible for any loss, which may occur in connection 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.
9. **Collection of Prize:** Prize winners must accept winnings by 5:00 p.m. May 15, 2020, or a new winner will be selected.

10. **Publicity Authorization:** Each winner agrees to permit Yolo FCU to utilize his/her name and likeness in promotional and other Yolo FCU materials, without additional compensation or permission, except where prohibited by law.
11. **Arbitration:** Except where prohibited by law, as a condition of participating in this contest, entrant agrees that (1) any and all disputes and caused of action arising out of or connected with this contest or any prizes awarded, shall be resolved individually, without resort to any form of class action, and exclusively, by final and binding arbitration under the rules of the American Arbitration Association (“AAA”) and shall be held at the AAA regional office nearest the participant; (2) the Federal Arbitration Act shall govern the interpretation, enforcement, and all proceedings at such arbitration; and (3) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental, or consequential damages, or any other damages, including attorney’s fees, other than entrant’s actual out-of-pocket expenses (i.e., costs associated with entering sweepstakes), and entrant further waives all rights to have damages multiplied or increased.
12. **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 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.