



## My Express Teller Cash Giveaway Official Rules

For the purpose of these Official Rules, the sponsor of this contest, Service First Federal Credit Union, may be referred to throughout as "the Credit Union," "Service First," or "SFFCU."

1. The My Express Teller Cash Giveaway is open to individuals aged 18 and older. Participants who make a qualifying My Express Teller transaction from February 1, 2023, to February 28, 2023, will be automatically entered in the My Express Teller Cash Giveaway if they meet the promotional criteria. There will be five (5) winners who will be randomly selected from all eligible entries by Service First representatives on March 1, 2023. Each winner will receive \$100 in cash.

If the winning participant cannot be contacted within 10 calendar days, then at the Credit Union's discretion, the prize may be awarded to a qualifying alternate.

**NO PURCHASE NECESSARY.** While individuals are strongly encouraged to make a qualifying My Express Teller transaction during the campaign occurring February 1, 2023, through February 28, 2023, no such action is required for eligibility. Individuals aged 18 and older who wish to qualify for this contest may submit a 3" x 5" piece of paper to any Service First branch with the following information: name, date, current age, daytime contact number, mailing address, email address (if applicable), and the words My Express Teller Cash Giveaway. To be eligible for the drawing, a post card entry must be received before the close of branch hours on February 28, 2023. Entries will become the property of SFFCU and will not be returned. Limit one entry per person.

2. **Eligibility:** Entrants must be 18 years of age or older and a member, or eligible to be a member of Service First FCU. Service First employees, the immediate family members of SFFCU employees and Board members, or persons living in their households, whether related or not, are ineligible. Void where prohibited or restricted by law. The contest is subject to all applicable federal, state, and local laws and regulations.
3. **Drawing:** On March 1, 2023, Service First representatives will randomly select five (5) entries from all eligible entries. The random drawing will be held at Service First Federal Credit Union, 3901 East 10<sup>th</sup> Street, Sioux Falls, South Dakota, and the winner will be announced the next business day following the random prize drawing. A member's account must be in good standing (no past due loans, overdrawn deposit accounts, or charged off accounts) with the Credit Union to win. This requirement also applies to any linked or joint accounts.
4. **Odds:** Actual odds of winning depend upon the total number of eligible entries received.
5. **Prizes:** There are a total of five prizes to be awarded. Total value of each prize is \$100. The winner must claim the prize at our Main branch located at 3901 East 10<sup>th</sup> Street, Sioux Falls, SD 57103.
6. **Prize Restrictions:** Prize is non-transferable. No substitution of prize permitted. Federal, state, and local taxes, if required, is the responsibility of the winning participant.
7. **Prize claims:** The winner will be notified by phone, and if not a member of the Credit Union, will be required to provide proof of legal resident eligibility. If the prize or prize notification is unclaimed or returned as undeliverable after 10 days, or the member is not in good standing (as defined above), then the prize may be forfeited and awarded to an alternate winner.
8. **Additional Terms:** By entering the contest, the participant agrees to be bound by the contest rules and release SFFCU, its employees, agents, partners and business affiliates from any liability, claims or damages arising out of their participation in the contest and the acceptance, use, misuse, or possession of a prize. By accepting a prize, the winner agrees to the sponsor's use of his/her name and/or likeness for advertising and publicity purposes without compensation and, upon request, will provide consent to such use in writing. Service First reserves the right to make changes to the official rules that become effective upon announcement. All decisions of the sponsor(s) with respect to the contest are final.
9. **Limitation of Liability:** SFFCU is not responsible for printing, typographical, human or other errors in any contest-related materials; for stolen, lost, late, incomplete or illegible entries; or for entries that are lost, misdirected, or fail to be delivered; or are processed, reported, or transmitted late for any reason, including computer, paper transfer, or human error, or electronic or computer malfunction, damage, error, omission, interruption, defect, delay in operation or transmission, or any combination thereof. If, for any reason, this contest

is not capable of running as planned and any cause should corrupt or affect the administration, security, fairness, integrity, or proper conduct of this contest, SFFCU reserves the right at its sole discretion to disqualify any entry or entrant and/or to cancel, terminate, modify, or suspend the contest and, at its sole discretion, award prizes from among all eligible, non-suspect entries validly received prior to the action requiring such modification. This contest is governed by the laws of the State of South Dakota, and federal law, to the extent applicable, and the contest is void where restricted or prohibited by other state law.

10. **CONSUMER DISCLOSURE:** NO PURCHASE, OBLIGATION, OR MEMBERSHIP NECESSARY TO ENTER OR WIN. MEMBERSHIP OR ACCOUNT ACTIVITY WILL NOT INCREASE YOUR ODDS OF WINNING. There are five (5) prizes as described above to be awarded. To be eligible for the drawing, entries must be received before the close of branch hours on February 28, 2023. This contest ends February 28, 2023. This drawing is sponsored by Service First Federal Credit Union, 3901 E. 10<sup>th</sup> Street, Sioux Falls, South Dakota 57103.