



## September 2020 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 \$1,000.00 giveaway is open to individuals age 18 and older. Participants who receive a qualifying SFFCU funded vehicle loan by 4:30pm CST on September 29, 2020, after applying between September 8, 2020 – September 22, 2020, will be automatically entered for a chance to win. There will be one (1) winner who will be randomly selected on September 30, 2020. Limit one entry per person per qualifying loan. Applies to new loans or loans refinanced from other financial institutions. Current loans financed through Service First are not eligible.

In order to be automatically entered in the \$1,000.00 giveaway, participants must receive a qualifying SFFCU funded vehicle loan by 4:30pm CST on September 29, 2020.

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.

On Wednesday, September 30, 2020, Service First representatives will randomly select one (1) entry from all eligible entries as the winner of \$1,000.00. Service First Federal Credit Union is obligated to report contest winnings over \$600 to the IRS as taxable income.

**NO PURCHASE NECESSARY.** While individuals are strongly encouraged to open and receive a qualifying funded vehicle loan from Service First during the campaign occurring September 8, 2020 through September 22, 2020, no such action is required for eligibility. Individuals age 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 September 2020 Giveaway. In order to be eligible for the drawing, a post card entry must be received before the close of branch hours on Tuesday, September 29, 2020. 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. To be a member of Service First FCU you must live, work, worship, or attend school in Minnehaha, Lincoln, or McCook county. 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 Wednesday, September 30, 2020, Service First representatives will randomly select one (1) entry from all eligible entries as the recipient of the \$1,000.00 prize. 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 is a total of one prize to be awarded. Total value of prize equals \$1,000.00. The prize will be awarded in the form of a check. The winner must claim the check 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. Limit one entry per qualifying loan per person.
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, human error, 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 is one (1) prize as described above to be awarded. In order to be eligible for the drawing, entries must be received before the close of branch hours on Tuesday, September 29, 2020. This contest ends Tuesday, September 29, 2020. This drawing is sponsored by Service First Federal Credit Union, 3901 E. 10<sup>th</sup> Street, Sioux Falls, South Dakota 57103.