

## Envision Credit Union – “Finance Your Auto and Win Groceries!”

### 1. Sweepstakes Administration

This sweepstakes is being administered and operated by Envision Credit Union a (Sponsor).

### 2. How to Enter

Registration for the “**Finance Your Auto and Win Groceries!**” will take place on November 1, 2022, thru December 31, 2022. Members who finance a new auto loan or refinance an existing one during the time period mentioned above will be entered into the giveaway one time. No purchase is necessary to enter, nor will a purchase increase your chances of winning. You do not need to fill out any additional forms, nor will any additional forms be sent to you. If you desire to enter the sweepstakes other than financing print your name, address, and telephone number on a self-addressed stamped envelope. Send the card to Envision Credit Union, “**Finance Your Auto and Win Groceries!**”, P.O. Box 5198, Tallahassee, FL 32314. One entry per person. Entry must be postmarked by the following dates to be entered: December 31, 2022. Entries will not be acknowledged or returned. Neither the sponsor, Envision Credit Union, nor any affiliates, partners, employees, officers or directors of either shall be responsible for lost, misdirected, incomplete, or illegible entries.

### 3. Sweepstakes Period

The sweepstakes period runs from 12:00 AM ET on November 1, 2022, until 11:59 PM ET on December 31, 2022.

### 4. Eligibility

The contest will be open only to natural born persons or permanent and lawful residents of the United States of America, and eighteen (18) years of age or older and must not be considered a minor in your state of residence at the time of entry. The following persons are not eligible to enter the contest: (a) Employees of the sponsor, Envision Credit Union, and their subsidiaries and affiliates, and (b) any immediate family members of any such employee, whether living in the same household or not, and (c) anyone living in the same household, whether related or not. The term "immediate family" includes spouses, siblings, parents, children, grandparents, and grandchildren, whether as "in-laws," or by current or past marriage(s), remarriage(s), adoption, co-habitation or other family extension. Offer applies to auto loans financed or refinanced from November 1, 2022, through December 31, 2022.

### 5. Prizes

The winner of the drawing will receive a \$500 grocery gift card.

Prize drawing will occur on or around January 15, 2023. The winner will be selected at random from all entries. The odds of being a contest period winner depend on the total number of eligible entries received.

The winning entry will be represented by a member account number. The winner will be notified and awarded by Envision Credit Union. Exact prize components are subject to

change without notice. All decisions are final and binding. Neither the sponsor, Envision Credit Union, nor any affiliates, partners, employees, officers or directors of either shall be responsible for late, lost, misdirected, or unsuccessful efforts to notify winner. If a non-eligible winner is chosen, the sponsor, Envision Credit Union, will select another winner. There will be two winners, one from November Finance and Refinancing and one from December Finance and Refinancing.

## 6. **General Conditions**

The sponsor, Envision Credit Union, will select the prize winner. Federal, state and local tax liability and any other expenses are the sole responsibility of the prize winner. Void where restricted and prohibited. Prize is non-transferable, non-assignable and non-exchangeable.

## 7. **Consent to Publicity and Release**

By accepting a prize, the winner consents to the use of their name and likeness for publicity purposes without further compensation, unless prohibited by law. All entrants agree to release and hold harmless the sponsor, Envision Credit Union and their immediate family, partners, employees, subsidiaries, agents, representatives, and affiliates from any and all claims of any kind arising directly or indirectly from the sweepstakes, from any sweepstakes prize, or from any publicity about the sweepstakes.

## 8. **Miscellaneous**

By entering the sweepstakes, you agree to comply with all of the terms and conditions mentioned herein. Noncompliance with any entry procedure will result in disqualification. Furthermore, if there is any suspected evidence of tampering or corruption or if the sweepstakes is compromised by virus, bugs, or any unauthorized human intervention or any other causes beyond the control of the sponsor, Envision Credit Union and their partners, subsidiaries, or affiliates which corrupts or impairs the administration, security, or fairness of the sweepstakes, the sponsor, Envision Credit Union reserves the right to disqualify any entrant deemed responsible for such corruption, suspend and/or terminate the sweepstakes and select the winner from the entries received up to the time of such termination or suspension. If the sweepstakes is terminated prior to the sweepstakes period, notice will be posted here or via other media used to promote the sweepstakes. For a listing of the contest winner, or a set of these sweepstakes' rules, please send a self-addressed stamped envelope to the Winner List and Rules, Envision Credit Union, "**Finance Your Auto and Win Groceries**" PO Box 5198, Tallahassee, FL 32314.

Contest and rules provided by the Sponsor:

Envision Credit Union,  
"**Finance Your Auto and Win Groceries**"  
PO Box 5198  
Tallahassee, FL 32314  
E-mail: [marketing@envisoncu.com](mailto:marketing@envisoncu.com)