



Envision Credit Union

Winter Auto Loan Raffle Contest Official Rules & Regulations
November-December 2024

Entry Period: The Envision Credit Union "Winter Auto Loan Raffle" sweepstakes begins 12:01 a.m. Eastern Standard Time (EST) on November 22, 2024, and ends 11:59 p.m. EST on December 31, 2024. Transactions identified below must be conducted or mailed written entry postmarked on or after November 22, 2024, and on or before December 31, 2024 (the "entry period"). Please note that while this contest has been named the "Win \$700 Winter Auto Raffle" it will be functioning as a sweepstakes. This contest is not a "raffle" as defined by Florida and Georgia law given that a purchase is not required to enter or win. Please refer to the "How to Enter" section for additional details on this matter.

Eligibility: The sweepstakes is open only to natural born persons eighteen years of age or older who are permanent and lawful residents of the United States and who are not considered a minor in such person's 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 its 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.

How to Enter: Entries may be made in two ways: (1) on behalf of the primary owner of an account at Envision Credit Union, by financing or refinance an auto loan with Envision Credit Union within the sweepstakes entry period, or (2) by U.S. Mail. To enter by U.S. Mail, on a 3" x 5" postcard, hand print your name, street address, city, state, zip code, area code and telephone number and email address (optional) and mail to: Envision Credit Union, eServices Challenge, P.O. Box 5198, Tallahassee FL 32314. Mail-in entries must be postmarked between November 22, 2024, and December 31, 2024, and be received by date of drawing. All entries and requests become Credit Union's property and will not be returned or acknowledged. Credit Union is not responsible for lost, late, damaged, misdirected or postage due mail. There is no limit on the number of entries per person. Any individual who is in good standing with Envision Credit Union and finances or refinances an auto loan during November or December of 2024 will be entered into the sweepstakes.

Prize: The grand prize will be awarded to one qualifying winner when they finance or refinance an auto loan with Envision during the contest window. The grand prize consists of \$700 chosen via random drawing. Odds of winning depend on the total number of eligible entries received. Prizes are non-assignable or transferable, except to a surviving spouse or an estate. The winner is responsible for all applicable federal, state and local taxes.

Random Drawing: One qualifying winner will be selected from all eligible entries by random drawing on or about January 20, 2025. The winner will be notified by



telephone and/or email. If a potential winner cannot be reached within one (1) days from the first notification attempt, then such person shall be disqualified, and an alternate winner will be selected. All winners are subject to verification, including, without limitation, verification of eligibility, compliance with Official Rules, completion of all required documents. Entrants agree that Sponsor has the sole right to decide all matters and disputes arising from this sweepstake and that all decisions of Sponsor are final and binding.

Notification: Winner will be notified by certified mail, return receipt requested, email and/or by phone and, at the Credit Union's discretion, will be required to complete and return (i) an Affidavit of Eligibility in form and substance satisfactory to Sponsor, (ii) a Receipt, Release of Liability, Waiver of Claims and Indemnity in form and substance satisfactory to Sponsor, and (iii) except where prohibited by law, a Publicity Release in form and substance satisfactory to Sponsor, within two (2) days of date specified on notification, or an alternate winner will be selected. Prize awarded within 30 days after receipt of required documentation or prize notification. If an affidavit or prize notification is returned as undeliverable, it will result in disqualification, and the corresponding prize will be awarded to an alternate winner in a subsequent random drawing. By accepting the prize, the winner unconditionally and irrevocably grants Credit Union exclusive permission and the right to publish winner's name and photograph and allow all appropriate publicity.

Release: Participating entrants agree to these rules and the decisions of the judges and Credit Union, and release Credit Union and its affiliated companies, and all other businesses involved in this promotion, as well as the employees, officers, directors and agents of each, from all claims and liability relating to their participation, acceptance and use of prize. Winners waive or assume all liability for any injury or damage caused or claimed to be caused by participation in this promotion or use or redemption of any prize. Credit Union is not responsible for any typographical or other error in the printing of the offer, administration of the promotion or in the announcement of the prize. By participating, you hereby release and hold harmless Credit Union from any and all liability associated with this promotion.

Laws: Sweepstake is subject to all federal, state and local laws and regulations. Void where prohibited or restricted.

Winner Name: The winner's name may be printed without compensation in Envision Credit Union's newsletter and may also be posted on the Credit Union's website and/or social media sites. The name of the winner will be available no later than January 25, 2025, by sending a self-addressed stamped envelope to: Winner List, Envision Credit Union, "Winter Auto Loan Raffle", PO Box 5198 Tallahassee, FL 32314.

Sponsor: Envision Credit Union, P.O. Box 5198 Tallahassee, FL 32314.

Use of Entrant and Winner Information: The information that you provide in connection with the promotion may be used by the Credit Union to send you information about its



products and services. If you would like your information removed from the Credit Union's mailing list or if you do not wish to receive information from the Credit Union or if you would like to be removed from the Credit Union's mailings regarding this promotion, write to PO Box 5198 Tallahassee, FL 32314. The Credit Union will process your request within 60 days.

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 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 set of these sweepstakes' rules, please send a self-addressed stamped envelope to Rules, Envision Credit Union, "Auto Contest Nov Dec 24'", P.O. Box 5198 Tallahassee FL 32314.

Subject to Change: These Official Rules are subject to change at any time by the Credit Union in its sole discretion and without notice. IS NECESSARY TO ENTER OR WIN