

**Jefferson Parish Employees Federal Credit Union's
Say Yes! To Paying Less
Official Rules**

By entering, you agree to these official rules and release Credit Union from liability.

1. Contest Sponsor: Jefferson Parish Employees Federal Credit Union

2. Eligible Participants: Members of Jefferson Parish Employees Federal Credit Union (JPEFCU), who are: 1) 18 years of age or older; 2) have all required membership documentation on file with Credit Union, including but not limited to a valid signature card, and; 3) are legal residents of one of the 50 United States or the District of Columbia, subject to paragraph 6, below. Promotion void where prohibited by law.

3. Contest Description: Credit Union Contest begins on February 28, 2024. Contest is comprised of four (4) prizes of \$650 to be deposited into member's account. Eligible Participants will be chosen for the prize based on entries forms submitted online or in person during contest timeline.

4. To Enter:

a. An Eligible Participant will be automatically entered for the prize by opening a new JPEFCU VISA Credit Card or completing a balance transfer of at least \$500 to a JPEFCU VISA Credit card during the promotional period.

b. NO PURCHASE OR TRANSACTION NECESSARY TO ENTER OR WIN. To enter the prize contest without participating in the contest as referenced above, an Eligible Participant age 18 or older may submit a mail-in entry card. Eligible Participant must complete a "Say Yes! To Paying Less" entry form available on the credit union website. Entry forms must be filled out legibly and completely for the contest described above. No mechanically reproduced entries will be accepted. Card entries for the contest must be postmarked by dates listed on entry form. One entry form per quarter can be submitted. Eligible Participants who are automatically entered for this contest may not also submit a card entry. Entries will become the property of Credit Union and will not be returned.

5. Winner Determination: For prize details, see paragraph 9 below. Credit Union will determine the winners of the contest. Chances of winning are equal among contest participants.

6. Eligibility Exceptions and General Terms: employees and volunteers, to include employees and volunteers of Credit Union affiliates, and individuals living in the same household of any of the above are ineligible to participate. Any member who is not now, or at any time in the past has not been, a member in good standing is also ineligible to participate. Holders of Credit Union organization or business accounts are ineligible to participate. This contest is void where prohibited or restricted by law.

Federal, state and local taxes are the sole responsibility of the contest winner. The prize(s) may be subject to IRS reporting. Contest is subject to all applicable federal, state, and local laws and regulations. No substitutions or transfers of prize(s) permitted except at sole discretion of Sponsor. By participating, entrants agree to these official rules and accept decisions by Credit Union as final.

7. To Claim Prize: Prize winner will be notified at least 2 weeks after quarter end. **You must respond to Credit Union within 7 business days to claim your prize. If Winner does not respond to within 7 business days, we will select another Winner.** To claim prize, Credit Union will require membership verification and that the Winner sign 1) a Media Release form (except where prohibited). The Winner must return form to Credit Union by close of business not more than seven (7) days after prize notification or prize will be forfeited. Prize is not transferrable.

8. Limitation of Liability: Credit Union does not in any way endorse, warrant or assume liability for the prize offered in this contest. Credit Union is not responsible for printing or typographical errors in any contest related materials; stolen, lost, late, misdirected, damaged, incomplete, or illegible entries; or applications/forms processed late, incorrectly, or lost due to computer, electronic malfunction, or human error. Credit Union reserves the right to cancel or modify the contest if

fraud or technical failures compromise the integrity of the contest as determined by Credit Union in its sole discretion. Credit Union reserves the right to discontinue this promotion without notice at any time for any reason. By entering, winner agrees to comply with all Official Rules as stated and agrees to release, discharge, indemnify and hold harmless Credit Union and each of its respective officers, directors, employees, representatives and agents from and against any claims made by winners, entrants, or any other third parties, related in any way to the operation of and publicity related to this contest as well as any other claims, damages or liability, injuries, damages or losses to any person (including death) or property of any kind, at any time, resulting in whole or in part, directly or indirectly, from acceptance, possession, misuse or use of any prize or participation in any contest-related activity or participation in this contest.

10. Winner Listing: Except where prohibited, the contest prizewinner's name (first name and last initial only) and image may be used in Credit Union's newsletter, websites, and any media for any commercial or promotional purpose, without limitation or further compensation. By accepting the prize, the Winner consents to the use of his/her name and photograph or likeness for advertising and promotional services without compensation. To receive a complete list of the prize winner(s), send a self-addressed, stamped business-size (#10) envelope to: JPEFCU, Marketing Dept, P.O. Box 10680, Jefferson, LA 70181.

11. Privacy: Information collected from participants is used only for the purpose of prize contest and to notify Winner(s), and will not be re-used, sold or shared in any manner by Sponsor or any third party unless entrant has opted-in to receive additional information and promotional material from Sponsor.

12. Rules: These rules, terms and conditions specified here comprise the Contest's Official Rules and, together with any official Contest communications or publications by Credit Union, shall govern and apply to all participation and activity arising out of and relating to the Contest. These Rules cannot be modified or superseded orally or in writing except by an authorized action by Credit Union in its reasonable discretion.

13. Additional Terms: Credit Union reserves the right to discontinue this promotion without notice at any time for any reason.