

WCTFCU 90th Anniversary Member Appreciation Drawing Rules

Eligibility: This campaign is open to existing Members of Waterbury CT Teachers Federal Credit Union (WCTFCU). Entrants must be 18 years of age or older as of the date of entry. Eligible member accounts must be in good standing with WCTFCU. Good standing is defined as all accounts are in a positive status and have no delinquent loans. The Campaign is only open to legal residents of the United States and is void where prohibited by law. Employees of WCTFCU, its affiliates, and immediate family members and/or those living in the same household of Employees are not eligible to participate in the Campaign. The Campaign is subject to all applicable federal, state, and local laws and regulations. Void where prohibited. NO PURCHASE NECESSARY.

Promotional Period: The promotion begins on October 1, 2024, and ends on October 31, 2024.

How to Enter: To enter, WCTFCU Members can visit our website to complete an online entry form or, fill out a paper entry form at either our Danbury or Middlebury branches during the promotional period. All entries will remain in the drawing for eligibility throughout the promotional period. By participating, you agree to be bound by these rules, any modifications thereof, and by all other rules imposed by WCTFCU. Alternatively, you may email info@wctfcu.com an entry that includes your full name, complete mailing address, phone number, and email address. Subject Line: \$90 Member Appreciation Drawing. All email entries will receive a return response confirming entry.

One entry per person. The entry must fulfill all campaign requirements, as specified, to be eligible. Entries that are incomplete or do not adhere to these rules or specifications may be disqualified at the sole discretion of the Credit Union. If You use fraudulent methods or otherwise attempt to circumvent the rules, your submission may be removed from eligibility at the sole discretion of the Credit Union.

Agreement to Rules: By participating, the Contestant ("You") agree to be fully unconditionally bound by these Rules, and You represent and warrant that You meet the eligibility requirements. In addition, you agree to accept the decisions of WCTFCU as final and binding as it relates to the content of this Campaign.

Prizes and Winner Selection:

Two WCTFCU members, who meet the eligibility requirements, will randomly be selected each week in the month of October from eligible entries received during the promotional period. Each individual winner will receive a \$90 deposit into their WCTFCU share savings account within 5 business days of notification of being selected. The money is not transferrable and may not be substituted. Winners will be responsible for all applicable local, state, and federal taxes.

Winners will be notified by a Credit Union Representative through a phone call and email and will also be listed on WCTFCU's website (using the members first name and first initial of last name). If the winner cannot be contacted within 14 days of the initial attempt, is found to be ineligible, or otherwise fails to comply with these official rules, an alternate winner will be drawn.

Odds of winning depend on the number of eligible entries received.

Release of Liability: By participating in the promotion, entrants agree to release and hold harmless WCTFCU from any liability, loss, or damage arising out of participation in the promotion and/or acceptance of the Prize.

Rights Granted By You: Winner agrees for their first name and first initial of their last name to be published on WCTFCU Social Media accounts (Facebook, Instagram and X {Twitter}) without additional compensation. By participating in this contest, you acknowledge that this contest is in no way sponsored, endorsed or administered by, or associated with Facebook, Instagram or Twitter (X) and release Facebook, Instagram and Twitter (X) from any and all liability arising from or related to this contest.

The sponsor of the contest and the address at which the sponsor may be contacted is Waterbury CT Teachers FCU, 773 Straits Turnpike, Middlebury, CT 06762

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