

Family Trust “Holiday Credit Card Contest” Contest Rules

OFFICIAL PROMOTION RULES 1. No Purchase necessary.

2. Eligibility for Prize: Eligible participants must be a Family Trust Federal Credit Union (“Credit Union”) member with a Credit Union credit card, must be 18 years or older and must be a U.S. resident. Not a member: visit familytrust.org to see if you qualify for membership. To be eligible for this contest, you must submit a membership application and a credit card loan application. If approved for both, refer to the “Automatic Entries” section below. Employees and Officials of the Credit Union and their immediate family members residing in a single household are not eligible. **Automatic Entries:** From October 1, 2022 at 12:00 am – December 30, 2022 at 11:59 pm, Family Trust Federal Credit Union will automatically enter eligible participants into the drawing. Each manual credit card transaction (in-store or online purchase) over \$5.00 will receive one automatic entry. Reoccurring, automatic and ATM credit card transactions or cash advances do not qualify. No entries will be accepted after December 30, 2022.

3. Prize. The Credit Union will award one prize to one winner, randomly selected from eligible entries, on January 4, 2023, who will be notified by telephone. The prize, consisting of a statement credit up to \$5,000, will be paid on the Family Trust FCU credit card account associated with the card entry. No amount over \$5,000 will be paid. If on December 30, 2022, the prize winner’s credit card account associated with the winning credit card entry has an outstanding balance less than \$5,000, the prize paid will consist of the lesser outstanding balance amount. The odds of winning depend on the number of eligible entries received. To claim the prize, each winner must sign and return a release and an affidavit of eligibility and publicity release to the Credit Union at 225 W. White Street, Rock Hill, SC 29730, within 14 days of notification, or the prize will, in the Credit Union’s discretion, be forfeited. If the prize is unclaimed or forfeited, an alternate winner will be chosen. 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. The name of each prize winner may also be posted on the Credit Union’s website, social media pages (Facebook, Twitter, Instagram, etc.) and other informational resources. The prize winner is responsible for all federal, state, local or other taxes or assessments that may be associated with or imposed upon the winner of the prize in this promotion. The prize will be awarded only if the individual complies with these Official Rules. No other consideration will be paid. The selection of the prize winner hereunder will be final.

4. Manual Entries: Manual entries received from October 1, 2022 at 12:00 am – December 30, 2022 at 11:59 pm will be eligible, which applies to entries actually received by the Credit Union during this period, and no entries will be accepted after this date. Family Trust Federal Credit Union is not responsible for lost, late, illegible, misdirected, mutilated, incomplete or postage due mail entries. Incomplete or illegible entries will be disqualified. To enter, print your full name, address, telephone number, email address, and the title “Credit Card Contest” on a postage paid 3” by 5” postcard and mail it to Family Trust Federal Credit Union, Attention: Marketing, PO Box 10233, Rock Hill, SC 29731. Hand delivered entries will not be accepted. Mailed entries must be submitted with a maximum of one entry per envelope. Entries are limited to a maximum of one per individual. Multiple entries do not increase the odds of winning. By submitting an entry, you agree to be bound by these Official Rules.

5. Void where prohibited by law. All federal, state, and local laws and regulations apply.

6. Release of Claims: By accepting the prize, each winner, members of the winner’s household, relatives and persons who use any prize awarded by the Credit Union, and such person’s heirs, assigns, executors, and administrators release and exempt the Credit Union and its directors, officers, employees and agents from any and all claims, actions, demands, choses in action and damages which they have now or any time in the future arising from use of any prize, including personal injury or death.