

\$1000 Visa® Gift Card Sweepstakes

- 1. Eligibility:** \$1000 Visa® Gift Card Sweepstakes – TLC Community Credit Union Sweepstakes (the “Sweepstakes”) is open only to legal residents of Michigan who are at least eighteen (18) years of age and older. Employees of TLC Community Credit Union as well as the immediate family (spouse, parents, siblings and children) and household members are not eligible. Subject to all applicable federal, state and local laws and regulations. Void where prohibited. Participation constitutes entrant’s full and unconditional agreement to these Official Rules and Sponsor’s decisions, which are final and binding in all matters related to the Sweepstakes. Winning a prize is contingent upon fulfilling all requirements set forth herein.
- 2. Sponsor:** TLC Community Credit Union, 3030 S. Adrian Hwy., Adrian, MI 49221.
- 3. Timing:** Promotion begins Monday, June 3, 2019 and end at midnight on Saturday, November 16, 2019. Entries may be submitted June 3rd through November 16th.
- 4. How to Enter:** You are automatically entered when you open three of the following services; Checking, Debit Card, Direct Deposit, and/or Online Banking on your account between 6-3-19 and 11-16-19. Members may not cancel any of the above services (Checking, Debit Card, Direct Deposit, Online Banking) at any time during the promotional period. No purchase necessary. To enter alternatively, send a 3” x 5” index card with your name, address, phone number and “TLC Community Credit Union \$1000 Visa® Gift Card Sweepstakes”, to TLC Community Credit Union, Attn: Marketing, P.O. Box 927, Adrian, MI 49221. One entry per eligible individual.
- 5. Drawings:** All eligible entries will be entered into the grand prize drawing. Odds of winning the \$1000 Grand prize will depend on the total number of entries received at the time of the drawing.
- 6. Prize:** Sponsor will conduct one (1) random drawing among all returned entries to select the one (1) grand prize winner. The drawing will take place on or about November 18, 2019 at 2522 W. Beecher St., Adrian MI, 49221. You need not be present to win. Entries must be received by Midnight on November 16, 2019. The confirmed grand prize winner will receive a \$1000.00 Visa® Gift Card. If applicable, the value of all awarded prizes will be reported to the IRS as required by law. Any applicable taxes are the responsibility of the winner.
- 7. Release:** By receipt of any prize, winner agrees to release and hold harmless TLC Community Credit Union and their respective subsidiaries, affiliates, suppliers, distributors, advertising/promotion agencies, and prize suppliers, and each of their respective parent companies and each such company’s officers, directors, employees and agents from and against any claim or cause of action, including, but not limited to, personal injury, death, or damage to or loss of property, arising out of participation in the Sweepstakes or receipt or use or misuse of any prize.
- 8. Publicity:** Except where prohibited, participation in the Sweepstakes constitutes winner’s consent to TLC Community Credit Union’s and its agent’s use of winner’s name, likeness, photograph, voice, opinions and/or hometown and state for promotional purposes in any media, worldwide, without further payment or consideration.
- 9. General Conditions:** TLC Community Credit Union reserves the right to cancel or modify the Sweepstakes if fraud, technical failures, illicit activity, or any other factor beyond its reasonable control impairs the integrity of the Sweepstakes, as determined by TLC Community Credit Union in its sole discretion. TLC Community Credit Union reserves the right in its sole discretion to disqualify any individual it finds to be tampering with the entry process or the operation of the Sweepstakes or to be acting in violation of these Official Rules or those of any other promotion or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the Sweepstakes may be a violation of criminal and civil law, and, should such an attempt be made, TLC Community Credit Union reserves the right to seek damages from any such person to the fullest extent permitted by law. TLC Community Credit Union’s failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. All federal, state and local laws and regulations apply.
- 10. Limitations of Liability:** TLC Community Credit Union and their respective subsidiaries, affiliates, suppliers, distributors, advertising/promotion agencies, and prize suppliers, and each of their respective parent companies and each such company’s officers, directors, employees and agents are not responsible for: (1) any incorrect or inaccurate information, whether caused by entrants, printing errors or by any of the equipment or programming associated with or utilized in the Sweepstakes; (2) technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (3) unauthorized human intervention in any part of the entry process or the Sweepstakes; (4) technical or human error which may occur in the administration of the Sweepstakes or the processing of entries; (5) late, lost, undeliverable, damaged or stolen mail; or (6) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant’s participation in the Sweepstakes or receipt or use or misuse of any prize. If for any reason an entrant’s entry is confirmed to have been erroneously deleted, lost, or otherwise destroyed or corrupted, entrant’s sole remedy is another entry in the Sweepstakes, provided that if it is not possible to award another entry due to discontinuance of the Sweepstakes, or any part of it, for any reason, Sponsor, at its discretion, may elect to hold a random drawing from among all eligible entries received up to the date of discontinuance for any or all of the prizes offered herein. No more than the stated number of prizes will be awarded.
- 11. Disputes:** Except where prohibited, entrant agrees that: (1) any and all disputes, claims and causes of action arising out of or connected with this Sweepstakes or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the United States District Court for the Eastern District of Michigan (Southern Division) or the appropriate Michigan State Court located in Lenawee County, Michigan; (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Sweepstakes, but in no event attorneys’ fees; and (3) under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, indirect, punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the entrant and Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the State of Michigan without giving effect to any choice of law or conflict of law rules (whether of the State of Michigan or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Michigan
- 12. Winners List:** For the name of the winner, available after November 18, 2019, contact TLC Community Credit Union, Marketing Department, P.O. Box 927, Adrian, MI 49221
- 13. Official Rules:** For a copy of the Official Rules, please send a self-addressed, stamped envelope to TLC Community Credit Union, Attn: “Marketing, \$1000 Visa® Gift Card Sweepstakes” Official Rules, P.O. Box 927, Adrian, MI 49221. Official Rules may be found at www.tlccu.org.