



**Centra Credit Union Home Equity Line of Credit Promotion  
OFFICIAL ACCOUNT AND PRIZE ENTRY RULES**

1. NO PURCHASE NECESSARY TO ENTER OR WIN.
2. **How To Enter.** Centra Credit Union’s Home Equity Line of Credit (HELOC) Promotion runs from midnight EST August 24, 2015 to midnight EST October 31, 2015 (“Home Equity Line of Credit Promotion”).

*To Be Entered Automatically:* Individuals who upload a photo using the form available at [www.centra.org/heloc-contest](http://www.centra.org/heloc-contest) will automatically be entered. Additionally, you may enter by posting a photo to Centra’s official Facebook page or tweeting a photo via Twitter with the hashtag #winwithCentra. ALL entries must be submitted within the posted time limits of the Home Equity Line of Credit promotion to be automatically entered. Additionally, individuals who open a Centra Home Equity Line of Credit during the posted time limits of the Home Equity Line of Credit Promotion will also be automatically entered. One photo entry per person and one HELOC entry per person are allowed (2 entries total per person allowed).

*To Enter Without sending in a photo during the Home Equity Line of Credit Promotion:* If you do not send a photo or open a Home Equity Line of Credit, you may print your name, address, city, state, zip code, day and evening telephone numbers, and valid email address on a 3 x 5 card, along with the words, “Centra Credit Union Home Equity Line of Credit Prize Entry” and mail it to: Centra Credit Union, 3801 Tupelo Drive, P.O. Box 789, Columbus, IN 47202, Attn: Marketing. Each handwritten entry will be deemed received by the Credit Union when it is time and date stamped by Credit Union personnel. Only one handwritten entry per household will be accepted. Multiple entries are void, and if a handwritten entry is declared the winner, but the judges are unable to determine the winner due to illegible writing, that entry will be disqualified. Each handwritten entry will receive one chance to win within the drawing period. All handwritten entries must be received by midnight Eastern Standard Time on October 31, 2015.

All entries (whether automatic or handwritten) become property of the Credit Union and will not be returned.

3. **Home Equity Line of Credit Promotion Drawing.** There will be one (1) Prize drawing, to be conducted after the loan closing deadline of November 30, 2015. The time of the drawing will be determined at the Credit Union’s sole discretion. The winner will be randomly selected from eligible entries.
4. **Prize.** There will be one (1) Prize, and it shall be valued at \$5,000. \$5,000 will be credited to the winner’s Home Equity Line of Credit (HELOC) with Centra Credit Union. No cash or check will be awarded. The Prize is not transferable. The Winner will be contacted as close to the day of the drawing as possible based on available contact information and need not be present to win. The Winner is solely responsible for reporting and paying applicable state and

federal taxes, and must provide the Credit Union with valid identification and a valid Taxpayer Identification Number or Social Security Number before any Prize will be awarded.

5. **Odds.** Actual odds of winning depend on the number of eligible entries received.

6. **Eligibility.** Legal residents of the United States (except where prohibited by law) are eligible to participate and win. All participants must be at least 18 years of age. Centra Credit Union employees, officials, and their immediate family members are not eligible for the drawing.

7. **Decisions.** By entering into the drawing, entrants agree to abide by and be bound by these Official Rules, and to accept the decisions of the Credit Union as final. Entrants also agree to hold the Credit Union and each of its officers, directors, employees, members and representatives, and agents harmless from any liability arising from participation, or the acceptance of a Prize. The Credit Union and each of its officers, directors, employees, members, and representatives, and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of entrants and/or winners arising from, or in connection with, acceptance of the Prize awarded or participation in this promotion. The Credit Union is not responsible for stolen, lost, late, misdirected, damaged, incomplete, illegible, or postage-due mail or automatic entries; or for transactions that are processed late or incorrectly, or are lost or not received due to any reason. The Credit Union reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the promotion and Prize redemption.

8. **Publicity.** The Winner agrees to permit the Credit Union to use his/her name and likeness in promotional and other Credit Union materials, without additional compensation or permission, except where prohibited by law. The Winner also agrees that their name and prize amount will be given to other entrants upon request.

9. **Compliance with Law.** All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and the Credit Union in connection with the promotion, shall be governed by, and construed in accordance with, the substantive laws of the State of Indiana, without regard to its choice of law provisions.

10. **Resolution of Disputes.** Except where prohibited by law, as a condition of participating in this promotion, each participant agrees that (1) any and all disputes and causes of action arising out of or connected with the promotion, Drawing or any Prize awarded, shall be resolved individually, without resort to any form of class action, and exclusively by final and binding arbitration under the rules of the American Arbitration Association and held at the AAA regional office nearest Columbus, Indiana; (2) the laws of the State of Indiana will govern the enforcement and all proceedings at such arbitration; and (3) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will any participant be permitted to obtain awards for, and each participant hereby waives all rights to claim, punitive, incidental or consequential damages, or any other damages, including attorneys' fees, other than actual out-of-pocket expenses (i.e., costs associated with entering the Promotion), and waives all rights to have damages multiplied or increased.

11. **Miscellaneous.** This promotion is void where prohibited. The Credit Union may substitute a Prize of equivalent value, amend the rules or discontinue the promotion at any time. The Credit Union disclaims any responsibility to notify participants of any aspect related to the conduct of this promotion. Written copies of these rules are available during normal business

hours at any Centra Credit Union location or by mail upon written request to Centra Credit Union, Attn: Marketing, 3801 Tupelo Drive, P.O. Box 789, Columbus, IN 47202 with a stamped, self-addressed return envelope.

**Sponsor:** Centra Credit Union is the sponsor of this promotion and is headquartered at 3801 Tupelo Drive, PO Box 789, Columbus, IN 47202.

*August 1, 2015*