



**Centra Credit Union Billion Dollars in Loans Promotion
OFFICIAL ACCOUNT AND PRIZE ENTRY RULES**

1. NO PURCHASE NECESSARY TO ENTER OR WIN.

2. **How To Enter.** Centra Credit Union's **Billion Dollars in Loans Promotion** runs from midnight EST January 22, 2018 to midnight EST February 2, 2018 ("**Billion Dollars in Loans Promotion**").

To Be Entered Automatically: All Centra members who have a current loan or line of credit account as of January 22, 2018 are eligible to win a loan payment. Loans must be current as of January 22, 2018 to be eligible to win. Commercial loans and auto loan originated at a dealership (indirect auto loans) are not eligible for loan payment prizes.

All Centra members who have at least one active checking account and one active loan account are eligible to win a gift card. Loans and checking accounts must be current and in good standing to be eligible. Member must have a checking account and loan account as of January 22, 2018 to be eligible.

To Enter Without Meeting the Automatic Entry Qualifications: If you do not meet the qualifications above, 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 Billion Dollar in Loans Promotion" 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. Each hand written entry will qualify for one loan payment entry and one gift card entry. Loan payment prizes may only be redeemed as noted in the prize section of this document. All handwritten entries must be received by midnight Eastern Standard Time on February 1, 2018.

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

3. **Billion Dollars in Loans Promotion Drawing.** There will be twenty (20) Prize drawings, to be conducted Monday – Friday, from January 22, 2018 to February 2, 2018. One gift card winner and one loan payment winner will be selected each day. 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.** A total of ten (10) eligible entries will be selected to win a loan payment from all eligible entries. This prize will only be awarded to eligible loans as described in this section and

not as a cash prize. Commercial loans and auto loan originated at a dealership (indirect auto loans) are not eligible.

The minimum amount eligible entries can win is \$100, or their regularly scheduled payment amount, whichever is greater. For instance, if a member's credit card account is selected but the payment is only \$50, the member will receive \$100 toward the balance on their card.

The maximum eligible entries can win is \$1,000 or the final payoff amount on your loan, whichever is least. For example, if a member's loan payment is \$1,200, the member will receive a \$1,000 credit. If the member's regular payment is \$1,000, but their payoff amount is \$850, they will receive \$850.

The exception is lines of credit, such as Loanliners, HELOCs, and Credit Cards. If a member has a line of credit with a balance less than \$100, they will receive a \$100 payment. If their balance is less than \$100, the credit will post to their account.

Each member may only win one payment. If there are multiple owners on a single loan account, that account is only eligible as one entry and may only win one payment.

In the event a handwritten entry is selected for a loan payment prize, they will receive a \$100 gift card rather than a loan payment. Their prize will then be awarded using the standards noted above.

A total of ten (10) eligible entries will be selected to win a \$100 Gift Card.

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.

Winners must respond to contacts via phone or email within 48 hours to claim their prize. A 1099 form will be required for loan payment winners.

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.

January 9, 2018