

Merry Member Giveaway Point of Sale Contest

December 8, 2019 – December 22, 2019

Official Promotion Details and Rules

HOW TO ENTER

Point of Sale Contest: Advantage One Credit Union MasterCard® debit card cardholders are automatically entered into the *Merry Member Giveaway* (“Giveaway”) for a chance to win \$100, based on their qualifying signature-based debit card transactions (ATM withdrawals, pin-based transactions and any card-related charges excluded) during the eligible promotion period. The Giveaway begins on December 8, 2019 at 12:00 a.m. ET and ends on December 22, 2019, at 11:59 p.m. (the “Promotion Period”).

ELIGIBILITY

Entrants must be a member of Advantage One Credit Union, be at least 18 years old and have an AOCU MasterCard® debit card. The member’s account(s) must be in good standing to qualify (i.e. no negative balances, no delinquencies). Cards or card numbers that are stolen, fraudulent, tampered with, or otherwise altered are not eligible for automatic entry. AOCU employees, board members and their family members are not eligible to participate. Not applicable with any other debit card offer.

SELECTION AND PRIZES

December 8 – December 22, 2019, two (2) winners a day will be selected from the pool of eligible entries received during eligible promotion period.

A total of twenty-eight (28) winners will receive \$100 deposited into their AOCU checking account by December 31, 2019. Total value of prizes is \$2,800. Limit one (1) prize per person during the promotional period. A random drawing will be conducted by AOCU, whose decisions are final and binding on matters related to this promotion. Odds of winning depend upon the total number of eligible participants and entries.

GENERAL

Except where prohibited by applicable laws, regulation, rule or order, the entry and acceptance of any prize constitutes permission for AOCU to use the winner’s name and photo for any and all promotional or advertising purposes in all forms of media without additional compensation or consent. By entering, participants agree to be bound by these Official Rules and the decisions of AOCU, which are final and binding in all aspects. All prizes are non-negotiable. VOID WHERE PROHIBITED.

TAXES

Prize winnings will be reported as dividend income, if deposited to an interest-bearing account; the winner will be responsible for any applicable federal, state or local tax liability.

PUBLICITY RELEASE AND PHOTO ENTRY LICENSE

By participating in the giveaway and in addition to any other grants which may be granted in any other agreement entered into between AOCU and winner, the winner grants AOCU and each of its successors, assignees and licensees, the right to use such winner's first and last name, city, state, photograph, likeness, statements, biographical information, a description of the prize won, and any other personal characteristics, in any and all media, now known or hereafter devised, for any purpose, including without limitation, advertising and sweepstakes purposes as well as in, on or in connection with any program, giveaway or other giveaway without additional compensation, review or approval rights, notification or permission, and each winner hereby releases AOCU from any liability with respect thereto.