

Family Trust “Snap Happy” Mobile Check Deposit Contest Rules

OFFICIAL PROMOTION RULES 1. No Purchase necessary / Membership is not required to participate in the prize drawing. 2. Eligibility for Prize: Automatic Entries: Participants who sign, draw a smiley face 😊 and write “For Mobile Deposit Only at Family Trust FCU” on the back of their check, and deposit them through Family Trust Federal Credit Union (“Credit Union”) app from August 15 – November 15, 2019. No entries will be accepted after November 15, 2019. Manual entries: As provided herein. Participation is limited to eligible persons who are 18 years or older and are U.S. residents. By submitting an entry, you agree to be bound by these Official Rules. The contest period begins August 15, 2019 and ends on November 15, 2019 and applies to entries actually received by the Credit Union during this period. Employees and Officials of the Credit Union and their immediate family members residing in a single household are not eligible. The winner will be notified by the Credit Union. If the prize is unclaimed or forfeited, an alternate winner will be chosen.

3. Prizes. The Credit Union will award a total of one (1) prize consisting of \$1,000. The winner will be selected on or before November 30, 2019.

4. Automatic entry and eligibility for this contest is based upon: Participants who sign, draw a smiley face 😊 and write “For Mobile Deposit Only at Family Trust FCU” on the back of their check, and deposit them through Credit Union from August 15 – November 15, 2019. No entries will be accepted after November 15, 2019. Manual Entries: To enter without filling out an Automatic Entry, print your full name, address, telephone number, email address, and the words “Snap Happy Mobile Check Deposit Contest” on a postage paid 3” by 5” card and mail it to Family Trust Federal Credit Union, Attention: Marketing, PO Box 10233, Rock Hill, SC 29731. One entry per envelope. Only mail entries received during contest period will be accepted. Hand delivered entries will not be accepted. Mechanically and electronically reproduced write-in entries or entries submitted via any third party not directly related affiliated with Family Trust Federal Credit Union will not be accepted. Entries are limited to a maximum of one per individual; multiple mail entries do not increase odds of winning. 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. No entries will be accepted after November 15, 2019. To claim the prize, 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 prize will, in the Credit Union's discretion, be forfeited. The prize will be awarded only if entrants comply with these Official Rules. No cash or other consideration will be paid.

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

6. By accepting a prize, a winner consents to the use of his/her name and photograph or likeness for advertising and promotional services without compensation.

7. Prize winners are responsible for all federal, state, local or other taxes or other assessments that may be associated with or imposed upon the winner of any prize in this promotion.

8. Release of Claims: Winner, members of any winner’s household, relatives and persons who use any prize awarded by the Credit Union, and such persons 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, losses 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.

9. The name of the prize-winner may be posted on the Credit Union’s website, social media (Facebook, Twitter, Instagram, etc.) pages, and other information resources. The Winner will be selected in a random drawing from among the eligible entrants received during the promotional period. The selection of a prizewinner hereunder will be final.