

Frontwave Credit Union
Official Contest Rules
Social Media and Financial Workshop Giveaway

- 1. ELIGIBILITY:** Employees of Frontwave Credit Union, employees of any contracted company or its subsidiaries, Credit Union volunteers/officials, and their families are ineligible to participate in or win the contest. Must be 18 years or older at the time of entry. FRONTWAVE CREDIT UNION reserves the right to disqualify a contestant if FRONTWAVE CREDIT UNION deems the contest rules were not followed. FRONTWAVE CREDIT UNION contests are void when and where prohibited by law.
- 2. NO PURCHASE NECESSARY:** There is no purchase necessary to enter, or to win.
- 3. ENTRIES:** Attend our financial education classes in February and March to be entered to win an Echo Show. Each participant will be entered via the sign in sheet. Must be present at the workshop to be entered to win.
- 4. OFFICIAL ENTRY FORM:** To request an official entry form, put your name and address on the front of a #10 envelope with First Class Postage and mail in a second envelope that is addressed to : Frontwave Credit Union, Attn: Marketing 1278 Rocky Point Drive, Oceanside, CA 92056. You will receive an official entry form by return mail. Limit one entry form per request. No mechanically reproduced entries permitted.
- 5. DEADLINE FOR ENTRY:** Official entry forms must be received no later than 5:00 pm, no later than seven days before the contest end date. Contest end date April 1, 2019.
- 6. PRIZES:** Any winning member must be in good standing as defined by the Credit Union bylaws, at the time of the drawing. All prizes awarded through FRONTWAVE CREDIT UNION are non-transferable nor will a prize be substituted at the request of a contest winner. All prizes awarded by FRONTWAVE CREDIT UNION must be claimed within 7 days of the date the prize is won. No substitutions will be made for violation of this 7-day rule. If a winner does not claim his/her prize within the 7-day period, the prize is forfeited. All tangible prizes designated for pick-up at FRONTWAVE CREDIT UNION must be picked up during regular business hours. Odds of winning are dependent on the number of entries received.
- 7. RELEASE:** FRONTWAVE CREDIT UNION may require a Release Form to be completed by the winner and any other person or persons involved in accepting a prize. Upon accepting any contest prize from FRONTWAVE CREDIT UNION, the winner releases FRONTWAVE CREDIT UNION of any liability or further claims. FRONTWAVE CREDIT UNION is not liable for any lost or stolen entries, prizes or contest information. All winners are responsible for reporting and paying taxes on prizes received. All entrants agree to grant FRONTWAVE CREDIT UNION unlimited use of their name, voice, pictures, quotation or facsimile, without consideration, in conjunction with their participation in any given contest.
- 8. IDENTIFICATION:** In order for a winner to claim a prize, FRONTWAVE CREDIT UNION requires valid photo identification. FRONTWAVE CREDIT UNION may require any or all, of the following types of valid identification: Driver's License, State ID, Military ID, Passport and/or Birth Certificate. FRONTWAVE CREDIT UNION reserves the right to examine additional identification, and may choose to accept or deny awarding the prize based on the identification presented. FRONTWAVE CREDIT UNION may disqualify a contestant immediately upon learning the contestant has responded with false information.
- 9. CHANGES:** FRONTWAVE CREDIT UNION reserves the right to extend the contest if it so desires. FRONTWAVE CREDIT UNION reserves the right to make necessary changes to the contest rules and procedures. In the event of any dispute pertaining to this contest, the decision of FRONTWAVE CREDIT UNION management is final.
- 10. INDEPENDENT OVERSIGHT:** The FRONTWAVE CREDIT UNION Supervisory Committee shall have independent oversight over all contest activities.