



Wichita Federal Credit Union's "Holiday 2021, We'll Pay Your Loan Payments for a Year Grand Prize."

OFFICIAL RULES

No purchase is necessary to enter or win. Wichita Federal Credit Union (hereafter referred to as WFCU) "Holiday 2021, We'll Pay Your Loan Payments for a Year Grand Prize" (hereafter referred to as "The Grand Prize") is sponsored by WFCU, 9835 E. 21st St. N., Wichita, KS 67206. These Official Rules govern the Grand Prize. By participating in The Grand Prize, each entrant agrees to these Official Rules, including eligibility requirements. The Grand Prize is subject to all federal, state, and municipal laws and is void where prohibited by law.

Eligibility

The Grand Prize is open to all legal residents of the State of Kansas. MUST BE EIGHTEEN (18) YEARS OF AGE AS OF JANUARY 1, 2021 to enter. Must have a qualifying loan to receive The Grand Prize. (Qualifying loan is defined as a consumer, personal, or auto loan with a monthly payment, must be current on payments with the lender. Visa® payments, Mortgages, and HELOCs are omitted.) Board of Directors, volunteers, WFCU employees, and their immediate family members (defined as spouse, mother, father, in-laws, grandmother, grandfather, brother, sister, children, and grandchildren) are not eligible to win.

Entry

The Grand Prize entries will be accepted beginning at 9:00 am CST on Friday, October 1, 2021, and ends at 11:59:59 p.m. on Friday, December 31, 2021. (The Grand Prize period).

Automatic Entries: Automatic entry and eligibility for this prize promotion are based upon: Any existing or new WFCU member that applies and is approved for a new loan with WFCU during the Grand Prize period will be automatically entered to win. The odds of winning depend on the number of qualified entries received. If multiple parties are listed on an account, entry will be based on the first party named on the account, (primary account holder) regardless of whether the transaction qualifies for the Grand Prize is conducted by the first party named on the account.

Manual Entries: WFCU Members with one or more loans in good standing are eligible for one (1) entry per loan. Entrants must provide their name, address, phone number, and email address on a 3x5 notecard and mail to: Wichita Federal Credit Union, ATT: Marketing Department, 9835 E. 21st St. N., Wichita, KS 67206. Only complete entries submitted or postmarked by 11:59:59 p.m. on Friday, December 31, 2021, will be eligible. One entry per qualified loan during the campaign period. Manual entries will be entered onto a spreadsheet populated with the automatic entries, and random.org will generate a random number to determine the recipient of The Grand Prize from the combined entries

Prize

WFCU will award a total of one (1) prize, with a maximum monetary value of \$10,000.00, which is approximately \$833.33 per month for twelve [12] consecutive months. The odds of winning depend on the number of qualified entries received. The Grand Prize is twelve (12) consecutive monthly loan payments under the existing loan agreement for the winning entry. The term "payment" means the regularly scheduled monthly payment as disclosed in the prize recipient's financing contract due to WFCU, in connection with WFCU's financing for the purchase of the prize recipient's loan for a car, truck, or another personal motor vehicle for on-road use, excluding, but not limited to, any amounts with respect to a security deposit, excessive wear, default charges, mileage fees, early termination fee, gap insurance, credit life insurance, credit disability insurance and/or a purchase option, Consumer or Personal Loans. The odds of winning depend on the number of qualified entries received. Loan status must be in good standing and current with WFCU.

The prize amount will vary based on the monthly financing statement submitted by the recipient upon claiming the prize. The prize amount shall be the current minimum amount due as indicated on the monthly financing statement up to \$833.33 per month for 12 months. If the recipient's minimum amount due exceeds \$833.33 per month, the prize will remain \$833.33 per month. If the recipient's minimum monthly amount due is less than \$833.33 per month, the amount of the prize will be equal to the minimum amount due as indicated on the monthly financing statement. The Grand Prize will be in the form of [12] consecutive monthly payments on a qualified loan via transfer to the recipients' loan account. Prizes are non-transferable and cannot be exchanged for any other prize.

All expenses, taxes, and costs associated with acceptance of the prize, and the reporting consequence thereof, are the sole obligation of the recipient. The Grand Prize is awarded without warranty of any kind by the sponsor, express or implied, in fact, or in law, relative to the use of any prize including, without limitation, quality, merchantability, and fitness for a particular purpose. The Grand Prize recipient must provide WFCU with a valid social security number and will receive IRS Form 1099.

To claim The Grand Prize, the recipient must sign and return a liability release and affidavit of eligibility and publicity form (provided by the WFCU Marketing Department) to Marketing, WFCU, 9835 E. 21ST St. N., Wichita, Kansas 67206, upon receiving The Grande Prize; or the prize, in the Credit Union's sole discretion, may be forfeited. The Grand Prize is neither transferable nor exchangeable and will be awarded only if the entrant complies with these Official Rules. No other consideration will be paid.

The Grand Prize recipient will be announced in January 2022. Only entries received by the end of the Grand Prize period will be eligible. The odds of receiving The Grand Prize depend on the number of qualified entries received.

The one (1) recipient will be notified at the phone number, address, and/or email address submitted during the loan process and/or within the WFCU core system with account information. If the selected recipient can't be reached by telephone or email and fails to contact the Credit Union to claim the prize within fourteen (14) days, or if the selected recipient cannot be located through reasonable, good-faith efforts by the Credit Union, an alternative recipient may be selected from among the remaining eligible entries.

In the event The Grand Prize is compromised or becomes technically corrupted in any way, WFCU reserves the right to cancel, terminate, or suspend the Grand Prize and in such event, to select the recipient for the prize by random from among all valid entries, up to such time of cancellation, termination or suspension. Entrants agree to be bound by these Official Rules.

Publicity

By submitting the liability release and affidavit of eligibility forms, the recipient of The Grand Prize grants WFCU and those acting under its authority permission to use his/her name, likeness, and comments for advertising or publicity purposes without payment of additional compensation, unless prohibited by law.

Indemnification and Limitation of Liability

By entering this Grand Prize, each entrant agrees to indemnify, release, and hold harmless the Credit Union, its subsidiaries and affiliates, distributors, vendors, advertising and promotional agencies, suppliers, and all their respective officers, directors, employees, representatives, and agents from any liability, damages, losses or injury resulting in whole or in part, directly or indirectly, from that entrant's participation in the Grand Prize and the acceptance of the prize or while the entrant is traveling to and/or from a location to obtain or use the prize. The Grand Prize recipient will be required to sign a liability release before acceptance of any prize.

Further, no responsibilities are accepted by the credit union for any additional expenses, omissions, delays, re-routing, or acts of any government or authority or for the failure of the event to take place for any reason.

The Grand Prize recipient agrees that any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs (but in no way including attorneys' fees, disbursements, or court costs), and under no circumstances will the recipient be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental and consequential damages, and any other damages, other than for actual out-of-pocket costs.

Governing Law

All issues and questions concerning the construction, validity, interpreting, and enforceability of these Official Rules, or the rights and obligations of entrants and the Credit Union in connection with The Grand Prize, shall be governed by and construed in accordance with the laws of the State of Kansas.

