



## OFFICIAL RULES OF SECURITY FIRST FEDERAL CREDIT UNION'S 75<sup>th</sup> ANNIVERSARY SUMMER CELEBRATION DRAWING

*The drawing is for a chance to win one of twenty (20) five (5) day, four (4) night cruise certificates for two (2) people and one of ten (10) drawings for \$75.*

**Promotional Period:** The promotional period begins on 07/15/2022 and ends on 8/31/2022. The promotional period may be extended or terminated at any time as determined by Security First Federal Credit Union (referred to herein as "Security First Credit Union") in its sole discretion and without notice.

**Eligibility:** Open to Security First Credit Union primary members in good standing\* and potential members who become primary members in good standing\* during the promotional period who are 21 years and older. Employees and officials of Security First Credit Union, and their immediate family members and household members are not eligible to participate.

**To Enter:** Security First Credit Union primary members will receive entries into the drawing for completing the designated entry methods by category during the promotional period. There is no limit as to how many entries a primary member may receive. No purchase necessary to enter and win. Void where prohibited.

### Entry Categories, Methods, and Values:

#### 1. Mortgages

- All Mortgages, including Home Equity loans = 10 entries

#### 2. Auto Loans

- New Auto Loan = 10 entries
- Used Auto Loan = 10 entries
- Auto Refinance Loan = 10 entries

#### 3. Signature Loans = 5 entries

#### 4. Visa® Platinum Credit Card

- New cardholder = 5 entries
- Balance Transfer = 5 entries

#### 5. Convenience Services

- New Instant Issue Debit Card = 5 entries
- Enroll in Online Banking (first-time enrollments only) = 5 entries
- Enroll in Savvymoney Credit Sense (first-time enrollments only) = 5 entries
- Enroll in Direct Deposit = 5 entries

#### 6. Member Loyalty

- Existing members enrolled in three (3) or more active products/services\*\* at the start of the promotional period = 10 entries
- New members enrolled in three (3) or more active products/services\*\* at the end of the promotional period = 10 entries
- Existing members who are not enrolled in three (3) or more active products/services\*\* at the start of the promotional period but are enrolled in three (3) or more active products/services\*\* at the end of the promotional period = 10 entries

#### 7. New Membership and Checking Account

- Become a member = 10 entries
- Open a new checking account = 5 entries

## 8. Member Referral

- Both the Referrer and Referee will receive entries = 10 entries

## 9. Enter by Mail = 1 entry (per household)

**Grand Prize Winner Selection:** The winners will be randomly selected from each entry category no later than forty-five (45) calendar days after the promotional period ends. There are a total of nine (9) entry categories and a total of twenty (20) cruise giveaways. The number of cruise giveaways per category is as follows: Mortgage = four (4); Auto Loans = three (3); Signature Loans = two (2); Visa® Platinum Credit Card = two (2); Convenience Services = two (2); Member Loyalty = one (1); New Membership and Checking Account = two (2); Member Referral = two (2); Enter by Mail = two (2).

If a winner cannot be contacted by telephone within thirty (30) business days of the drawing date, the prize will be forfeited. No alternate winner will be drawn. The number of entries per primary member is based on each entry method completed within each category. Entries will be randomly selected from the total of entries received per category.

### How to Enter:

#### 1. Mortgages:

The primary member must be approved and funded for any new Mortgage loan, including Home Equity loans, within the promotional period.

#### 2. Auto Loans:

The primary member must be approved and funded for any new or used auto loan, including refinanced loans (from another lender), within the promotional period. There is no limit to the number of entries a member can receive for approved and funded auto loans. Security First Federal Credit Union auto loans are not eligible for refinancing.

#### 3. Signature Loans:

The primary member must be approved and funded for a personal loan, debt consolidation loan, or vacation loan within the promotional period.

#### 4. Visa® Platinum Credit Card:

- A new applicant (the primary member) must be approved within the promotional period for a new Security First Credit Union credit card to be eligible for new cardholder entries.
- A cardholder (the primary member) must conduct a balance transfer within the promotional period to be eligible for balance transfer entries.

To be eligible to enter Security First Credit Union's 75th Anniversary Summer Celebration drawing, the primary member must conduct a balance transfer within the promotional period. Balance transfers can be requested in person at any branch or by telephone at (956) 661-4000, opt. 7.

#### 5. Convenience Services:

**A primary member must conduct one or more of the following products/services during the promotional period to receive entries.**

- Obtain a new instant-issue debit card
- Enroll in Online Banking (first-time enrollments only)
- Enroll in Savvymoney Credit Sense (first-time enrollments only)
- Enroll in Direct Deposit (direct deposit must be recurring to qualify and be sent from an employer, pension, or government entity)

#### 6. Member Loyalty:

- At the start of the promotional period, if an existing primary member has three (3) or more active products/services\*\* they will receive entries.
- At the end of the promotional period, if a new primary member has three (3) or more active products/services\*\* they will receive

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entries.

- Existing members who are not enrolled in three (3) or more active products/services\*\* at the start of the promotional period but are enrolled in three (3) or more active products/services\*\* at the end of the promotional period, they will receive entries.

#### **7. New Membership and Checking Account:**

- A non-member must open a new share savings account (to establish membership) during the promotional period to be eligible.
- An existing primary member or a new primary member must open a new checking account during the promotional period to be eligible.

#### **8. Member Referral (Unlimited referrals):**

- When a primary member (the Referrer) refers family and friends (the Referee) to Security First Credit Union and the Referee becomes a member during the promotional period, both the Referrer and Referee will receive entries. There is no limit to the number of referrals.

#### **9. Enter by Mail:**

- To enter without cost or obligation, send a letter to Security First Credit Union, P.O. Box 4829, McAllen, TX 78502-4829, Attn: Marketing Department, and include the following: Primary member's full name; address; city; state; ZIP code; phone number; email address; and account number. One primary member per entry. One entry per household. The primary member's valid return address must be included on the envelope. Security First Credit Union must receive the letter no later than Wednesday, August 31, 2022.

Security First Credit Union assumes no responsibility for lost, late, destroyed, deleted, erased, incomplete, stolen, misdirected, illegible, or postage-due mail entries. Security First Credit Union assumes no responsibility for any error, problem, or malfunction (human, technical, or otherwise) which may occur in the creation, maintenance, or processing of entries, or which prevents entries from being created.

**Grand Prize:** The grand prize winners will receive one (1) certificate each for a five (5) day, four (4) night cruise vacation for two (2) people. Security First Credit Union will present a cruise certificate from the travel agency to the winners. It will be the sole responsibility of the prize winners to complete travel arrangements and adhere to additional requirements, terms, and conditions with the travel agency. At the time of presentation, the cruise certificate will include a date of issuance. The grand prize winners will have 18 calendar months from the date of issuance to redeem the certificate. Additional disclosures and requirements will be provided at certificate issuance.

**Cash Prize:** Ten (10) winners will be randomly drawn from the complete pool of entries for a \$75 cash prize each no later than forty-five (45) calendar days after the promotion period ends. The total monetary value equals \$750.00. Winners will be notified by phone. If a winner cannot be contacted by telephone within thirty (30) business days of the drawing date, the prize will be forfeited. No alternate winner will be selected.

The cash prize will be deposited into the member's primary share account. If applicable, an IRS Form 1099 will be issued to each cash prize winner in the calendar year the cash prize was won.

**Odds:** Odds of winning a prize will depend on the total number of eligible entries received. Upon initial notification and verification of each prize winner, confirmation will be sent to the prize winner via email or USPS.

**Use of Data:** Winners agree to allow Security First Credit Union the use of the winner's name, likeness, photograph, voice opinions, and or hometown and state for promotional purposes in any media without further payment or consideration.

#### **Additional promotion:**

##### **Kids Club Coloring Contest**

During the promotional period, a coloring contest will be held at each branch. The coloring contest will be judged at three different age group levels by each branch. The total monetary prize award per branch equals \$75, which is divided by age group as follows:

##### **Group 1: 5 – 6 yrs.**

Prize: \$15 deposit

##### **Group 2: 7-9 yrs.**

Prize: \$25 deposit

##### **Group 3: 10-12 yrs.**

Prize: \$35 deposit

Branches will judge the coloring contest for each age group. One (1) winner will be selected from each age group by the branch no later than forty-five (45) calendar days after the promotional period ends. No cash exchange or transfers. Winners will be presented with a certificate and

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the monetary prize will be deposited into their account. If the winner does not have an account, the monetary prize will be provided via a Security First Credit Union Visa® gift card. If a winner cannot be contacted within thirty (30) business days of the drawing date, the prize will be forfeited. No alternate winner will be drawn.

**Use of Data:** Winners agree to allow Security First Credit Union the use of the winner's name, likeness, photograph, voice opinions, and or hometown and state for promotional purposes in any media without further payment or consideration.

**"RELEASE AND LIMITATIONS OF LIABILITY:** By entering, entrants agree to be bound by these Official Rules and all decisions of Security First Credit Union, which are final and binding. Entrants agree that, by participating, Security First Credit Union shall have no liability, unless required by law, and will be held harmless by the entrant for any claim, action, liability, loss, cost, injury, or damage, including without limitation, personal injury or death to entrant or any other person and damage to personal and real property, due in whole or in part, directly or indirectly, to participation in the promotion or receipt of a prize. In no event will Security First Credit Union be responsible for incidental or consequential damages, nor shall Credit Union be liable in the event that fraud or other events beyond Credit Union's reasonable control prevent the running of the promotion as planned or compromise the integrity of the promotion."

\*Good standing: To be considered in good standing, a primary member must have a \$5 minimum in their share savings and not have any bankruptcy, repossession, or collections history of shares or loans, current delinquencies, NSF's, charge-off accounts, dormant accounts, or overdue payments with Security First Credit Union.

\*\*Non-qualifying active products and services: Back to School loans, Family First loans, Rep payee accounts, Trust accounts, IRA accounts, Business accounts, DBA accounts, Young Member Club accounts, Joint Minor accounts, TUTMA accounts, and uChoose Rewards.

The cruise will be subject to the cruise line's terms and conditions.