

Official rules:

1. **No purchase necessary to enter or win.**
2. **How to Enter:**
 - a. To enter you must get a Free Financial Checkup by UCFCU.
 - b. For Upper Cumberland Federal Credit Union members and non-members who do not take advantage of the Free Financial Checkup throughout the month, you can print (legibly) your name, address, city, state, zip code and day and evening telephone numbers on a 3x5 card, along with the words, "Upper Cumberland Federal Credit Union Gift Card Giveaway" and mail it to: Upper Cumberland Federal Credit Union, PO Box 529, Crossville, TN 38557, Attn: Prizes Marketing. Each handwritten entry will be deemed received by the Credit Union when it is time and date stamped by Credit Union personnel. Only one entry per month per member/non-member will be accepted. All handwritten entries must be received by 12:00 pm Central Standard Time on the last business day of each month. All entries (handwritten or product/service based) become property of the Credit Union and will not be returned. Getting the Free Financial Checkup will not improve an individual entry's chances of winning over the postcard entry.
3. **Drawings**-There will be a \$50 gift card drawing each month (February 2018-December 2018.) In each drawing, the winner will be randomly selected from eligible entries. After each monthly drawing all entries will be disposed of for purposed of the following monthly drawing. The deadline for entry is the last day of each month. There must be a minimum of 10 entries for a drawing to take place otherwise all eligible entries will be used in the next month's drawing.
4. **Eligibility**- Legal residents of the United States (except where prohibited by law) are eligible to participate and win. All participants must be at least 18 years of age, and a member in good standing in the Credit Union (if applicable). Employees and Board Members of Upper Cumberland Federal Credit Union, and the immediate family of any such persons (spouse, parents, siblings and children and each of their spouses) and persons living in the same household of each of these individuals whether related or not related, are not eligible to win.
5. **Odds** - The actual odds of winning depend on the number of eligible entries.
6. The winners will be notified by phone and if they are not reached within a 24 hour period there will be an alternate winner drawn. That process will repeat until a winner is contacted.
7. **Taxes** - Each winner is solely responsible for all applicable federal, state, and local taxes and any expenses associated with the prize.
8. **Publicity** - Each winner agrees to permit the Credit Union to use his/her name and likeness in promotional and other Credit Union materials, without additional compensation or permission, except where prohibited by law. Each winner also agrees that their name and prize amount will be given to other entrants upon request.
9. **Prizes** – The prize will be a gift card and could be from Walmart, Kroger's, or Food City. Walmart, Kroger's and Food City are not affiliated with this sweepstakes. Upper Cumberland Federal Credit is the sole sponsor of this giveaway. Each winner will be contacted on the day of the drawing and need not be present to win. Each winner must

provide the Credit Union with valid Identification before any prize will be awarded. All prizes are subject to change throughout the year.

10. **Compliance with Law** - All issues and questions concerning the construction, validity interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and the Credit Union in connection with the Contest, shall be governed by, and construed in accordance with, the laws of the State of Tennessee, without regard to its choice of law provisions.