

**MTC Federal Credit Union
2017 Tailgate Essentials Give-a-way Official Rules**

NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN.

ELIGIBILITY: The MTC Federal Credit Union “2017 Tailgate Essentials Give-a-way” is open to current MTC Federal Credit Union Members and prospective MTC Federal Credit Union Members, 18 years of age or older at the time of their entry. A “Prospective Member” for the purpose of the Give-a-way is an individual who is not yet, but is eligible to become, a Member in accordance with the MTC Federal Credit Union Membership Eligibility criteria. Only individuals with an active membership no later than the end of the promotion period are eligible to win the contest.

GIVE-A-WAY TIMING/DESCRIPTION: The Give-a-way begins at 12:00:00 AM Eastern Time (EST) on 9/1/2017, and ends 11:59:59 PM EST on 11/30/2017 “Promotional Period”. One (1) prize winner will be chosen in a random drawing from among all eligible entries during the Promotional Period.

HOW TO ENTER: There are two (2) ways to receive entry into the Give-a-way. Automatic and Mail-in Entry. 1) Automatic Entry: An eligible MTC Federal Credit Union Member will automatically receive one (1) give-a-way entry for each \$15,000 or greater vehicle loan received during promotion period. 2) Mail-In Entry: Current and Prospective Members may enter the Give-a-way without purchase via U.S. Mail by hand-printing your name, address, city, state, ZIP CODE, telephone number with area code, and email address on a 3”x5” card, and mailing in a #10 envelope with postage affixed to: MTC Federal Credit Union, 2017 Tailgate Essentials Give-a-way, P.O. Box 1944, Greenville, SC 29602. One (1) entry per mailing. All entries must be submitted and/or received by 11/30/17 by 11:59:59 PM EST.

DETERMINATION OF WINNERS: One (1) potential winner will be selected from among all eligible automatic and mail-in entries received during the Promotional Period. The drawing will take place on 12/1/17. The Winner will be chosen by a random number generator from random.org. Prize winner will be notified by telephone or email. After three unsuccessful attempts to contact the potential winner, prizes will be awarded to an alternate winner.

ODDS: Odds of winning road trip prizes depend upon the total number of eligible entries received during the Promotional Period.

PRIZES: One (1) Tailgate Essentials Give-a-way (ARV \$1,500). Prize details and changes thereto are at MTC Federal Credit Union’s sole discretion. MTC Federal Credit Union does not endorse the brands of products offered in the Give-a-way. All taxes associated with the receipt of each Prize are the sole responsibility of the Winner of said Prize.

CONDITIONS OF PARTICIPATION: By entering, entrants agree to be bound by these Official Rules including all eligibility requirements. The decisions of MTC Federal Credit Union are final and binding. By accepting a prize, a winner consents to the use of his/her name or photograph to be used for advertising and promotional purposes by MTC Federal Credit Union, in any and all media now or hereafter devised, including but not limited to, any online announcements, worldwide perpetuity, without compensation, notification, or permission except where prohibited by law. Entrants release and hold harmless MTC Federal Credit Union from any claims, actions, injury, loss, or damage of any kind, including but not limited to, personal injury or death, resulting, directly or indirectly, in whole or in part, from participating in the Give-a-way or from the acceptance, possession, or misuse of a prize. This limitation of liability is comprehensive, direct, indirect or consequential damages, loss of data, income or profit, loss of damage to property; and claims of third parties. Entrants agree that MTC Federal Credit Union has not made nor are in any manner responsible or liable for any warranty, representation, or guarantee, statutory, express or implied, in fact or in law, relative to the Give-a-way.

SPONSOR & ADMINISTRATOR: The Sponsor and Administrator of this Give-a-way is MTC Federal Credit Union, P.O. Box 1944, Greenville, S.C. 29602.

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