



Vacay Your Way Giveaway- Drawing Official Rules

1. **Eligibility:** No purchase or obligation necessary to participate and win. All participants must be 19 years of age or older (Alabama resident) or of legal adult age in their residing state at time of contest participation. Employees of New Horizons Credit Union, their immediate families (spouses, parents, children, and siblings, & each of their respective spouses), & members of the household of such individuals are not eligible to register for the contest.

2. **How to Enter Contest:** To enter the contest, participants must close on a New Horizons Credit Union Personal Loan of \$5,000.00 or more to automatically be entered into the Drawing starting Wednesday, June 1, 2022, 9:00 a.m. CT and ending Friday, July 29, 2022, 5:00 p.m. CT. Drawing to be held at 8:30 a.m. CT on Wednesday, August 3, 2022. Limit of one entry per loan per primary member. Only one prize will be awarded. Prize will be awarded to the prime member listed on the loan. Co-borrowers and Joint owners are not eligible for prize.

NO PURCHASE NECESSARY: To enter the Drawing without closing on a New Horizons Credit Union Personal Loan, send one (1), 3"x5" card with name and contact information per self-addressed, stamped envelope to: New Horizons Credit Union P.O. Box 2966, Mobile, AL 36652, attention Marketing Department Vacay Your Way Giveaway Drawing and must be received by Friday, July 29, 2022, by 5:00 p.m. CT.

New Horizons Credit Union will not be responsible for incomplete, lost, late, misdirected, or illegible entries or for failure to receive entries. All entries become property of New Horizons Credit Union, and none will be returned. Any questions regarding the number of entries submitted shall be determined by New Horizons Credit Union in its sole discretion, and New Horizons Credit Union reserves the right to disqualify any entries by persons determined to be tampering with, violating, or abusing any aspect of the contest.

3. **Contest Entry Requirements:** In the event the Credit Union, in its sole discretion, determines that any Entry contains content that does not comply with these Official Rules or does not otherwise comply with regulatory guidelines, Credit Union reserves the right to disqualify the entry.

4. **Determining the Winner:** A Credit Union employee will select at random one Grand Prize Winner from all entries received with drawing to be held on Wednesday, August 3, 2022, at 8:30 a.m. CT. Winner does not have to be present to win. Winner will be announced and contacted via phone or email. Winner will be responsible for picking up the prize at a New Horizons CU office.

5. **Prizes:** Grand Prize: Vacay Your Way Giveaway prize is a Hilton Hotel & Resorts® Gift Card with a Value of \$700.00 to be used on hotel properties as indicated on the gift card. The \$700.00 value is based on an average standard room rate for an average two (2) night – three (3) day stay. New Horizons Credit Union bears no responsibility for dates not available by Hilton Hotels & Resorts® or failure of prize recipient to use the prize prior to any expiration date or lost/stolen gift card prize. New Horizons Credit Union is not responsible for any upgrades, taxes, other expenses, or any amounts over the prize value. New Horizons Credit Union is not responsible or liable for Hilton Hotels & Resorts®, its products or its services; nor does New Horizons Credit Union endorse, guarantee, or warranty Hilton Hotels & Resorts® any of its products or its services, expressed or implied. Prize is non-transferable. Federal, state, and local taxes are the sole responsibility of the winner. Odds of winning depends on the number of entries – example: 100 entries mean odds of 1 in 100 of winning.

A Credit Union employee will attempt contact with prize winner up to five times, at which time an alternate winner may be drawn for prize. Failure of winner to claim prize may result in disqualification of winner, forfeiture of his or her interest in all prizes. Winner will be required to pick up prize at a designated NHCU branch in person, providing proof of eligibility for prize won, completing and signing an affidavit of eligibility, and a liability and publicity release. Failure of any Winner to timely visit the Credit Union in person, sign and return any required affidavit and release, or to claim a prize or comply with any term or condition of these Official Rules, will result in drawing Winner's disqualification and the forfeiture of his or her interest in the prize. Winners may waive their right to receive prizes. Prizes are non-assignable and nontransferable. No substitutions allowed by winner. Prizes and individual components of prize packages are subject to availability and the Credit Union reserves the right to substitute prizes of equal or greater value.

6. Participation. By participating, entrants agree to be bound by these Official Rules and the decisions of the Contest. Participants agree to be contacted by the Credit Union. Except where prohibited, acceptance of any prize constitutes winner's consent to the publication of his or her name, biographical information, and likeness in any media for any commercial or promotional purpose, without limitation the Internet, or further compensation. Prizes not won and claimed by eligible winners in accordance with these Official Rules will not be awarded and will remain the property of the Credit Union.