

SAFE Federal Credit Union

Where Auto Loans Matter OFFICIAL RULES

Three months of Auto Loan Payments

1. TO ENTER: Automatic entry if receiving a new SAFE auto loan between September 14 and November 9. To enter without applying for a loan, print your name, address, ZIP, SAFE account number and daytime/evening telephone numbers on a 3" x 5" card and drop off at any branch or mail in an envelope to:

Where Auto Loans Matter Drawing
SAFE FCU, Marketing Department
P.O. Box 2008, Sumter, SC 29151

Mechanically reproduced and photocopied entries are not acceptable. Entries must be received by 5:00 p.m. EST on November 9, 2009. No responsibility is assumed for incomplete, lost, late, misdirected or postage due entries. SAFE FCU reserves the right to disqualify any entries by persons determined to be tampering with or abusing any aspect of the contest. **Limit one (1) card entry per member.** For a copy of these Official Rules, ask any branch employee or print from SAFE's website.

2. GRAND PRIZE: The credit union will award three months of eligible auto loan payments, total value not to exceed \$1,500 to one member selected by random drawing on or around December 4, 2009. The credit union will also award one monthly auto loan payment (total value not to exceed \$500) during weekly drawings September 21 – November 9 to three members randomly selected from among those obtaining vehicle loans disbursed during this time period.

Winners may **not** substitute, transfer or redeem their prizes. SAFE FCU reserves the right to substitute a prize of equal or greater value. All federal, state, and local laws apply. Winners are liable for any federal, state and local taxes. No other considerations will be paid, and winners are responsible for other expenses related to the prize awarded. SAFE FCU is not responsible for winner limitations that prevent acceptance or use of any prize.

3. ODDS OF WINNING: Depend entirely on the number of eligible entrants. Odds: 1 in approximately 5,000.

4. DRAWING: Weekly winners will be selected in a random drawing from among all eligible entries received. Grand prize drawing will be held on or around December 4, 2009.

5. ELIGIBILITY: The drawings are open to all SAFE Federal Credit Union members over the age of 18 who live in a state that permits entries to a drawing held outside their residential state or province. SAFE FCU employees, affiliates, advertising/promotional agencies, or their immediate families are ineligible to enter.

The drawing is subject to all federal, state and local laws and regulations. Winners are responsible for all federal, state and local taxes where applicable.

6. WINNER NOTIFICATION/RELEASES: Winners will be notified by phone or mail after the drawings held on the date listed in Section 4 above. Any prize notification that is undeliverable or any prize that has not been accepted within five (5) days of attempted notification will be forfeited and awarded to an alternate winner. All prizewinners will be verified of eligibility as stated in Section 5. Prizewinners will be required to sign and return an affidavit of eligibility and a liability release in order to claim their prize. Winners must return the affidavit of eligibility and liability release within five (5) days of notification or the prize will be awarded to an alternate. By acceptance of prizes, all winners agree to release, indemnify, hold harmless and agree to defend SAFE Federal Credit Union, employees, directors, and advertising agencies from any and all liability, claims or actions of any kind whatsoever for injuries, damages or losses of any kind to persons or property, including, but not limited to, liability for personal injury or property damage, which may be sustained in connection with the receipt, ownership or use of the prize or while preparing for, participating in, and/or traveling to any prize-related activity. Entry constitutes permission to use winners' names and likenesses for advertising or publicity purposes without the winners' approval or further compensation.

7. PRIVACY: Information provided by winners will not be rented, sold, exchanged, transferred or given to any third party. The information will be used solely for the purpose of this promotion. All entrants agree to abide by and be bound by these Official Rules and all decisions of SAFE Federal Credit Union, which are final and binding in all respects.

All entries will be destroyed through secured service to protect personal information.

8. WINNER'S LIST: A Winner's List (name only) from the drawing can be obtained by sending a self-addressed, stamped envelope to:

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Winner's List requests must be received within 5 days at the end of the promotion drawing.