

## **REFER-A-FRIEND OFFICIAL RULES**

### **COMPASS COMMUNITY CREDIT UNION (“Credit Union”)**

To Enter: NO PURCHASE NECESSARY to enter to win. Purchase does not increase chances of winning. Must be 18 years of age or older to enter to win.

Entry Method: Application for new membership can be completed online. The applicant must use promo code: “Refer”, then enter the name of the person who referred them. Applications can also be completed in person at one of our branches. Both the referring member and new member will receive one drawing entry when the new member establishes a Credit Union membership and opens a checking account or a loan by December 31, 2021.

Alternate Entry method: send a postcard with your name, daytime telephone number, email address, and mailing address to: Compass Community Credit Union – Refer-a-Friend, P.O. Box 1268, Eureka, CA 95502. All information must be filled in and legible or entry will be void.

Entry period: April 1, 2021 to December 31, 2021. Entries must be received by noon PST on December 31, 2021. Photocopied alternate entries will not be accepted.

Eligibility: Referral is open to individuals age 18 and over who are Credit Union members. In order to open a membership, eligibility requirements must be met. Employees or Volunteers of the Credit Union or any member of their immediate family (including but not limited to: spouses/significant others, children/step children, parents/in-laws, or siblings and/or persons living in the same household) are ineligible to enter the drawing.

Prizes: One (1) \$700.00 cash prize will be awarded to one (1) individual who is either the referring member or the new member, as long as the requirements have been met by December 31, 2021.

Cash value: \$700.00. Prize is non-transferable. The Credit Union reserves the right to substitute any portion of the prize based on availability. Odds of winning depend on number of entries received.

Winner: One (1) grand prize winner will be chosen at random from all eligible entries received by the Credit Union. Drawing will be held and winner will be notified no later than January 4, 2022. Odds of winning will vary depending on the number of entries received. If winner is not present at the time of drawing, notification will be attempted by phone and/or mail based on the information submitted on the entry form. If the winner does not respond and accept the prize within fifteen (15) business days, he or she will forfeit the prize, and a new winner will be selected. Winner will be required to sign and return an Affirmation of Eligibility and Liability and Publicity Release within twenty-four hours following the winner’s response and acceptance of the prize. Failure to comply will result in forfeiture of the prize and the prize will be awarded to an alternate winner. Acceptance of a prize constitutes permission for the Credit Union to use the winner’s name and likeness for advertising and promotional purposes without additional compensation, unless prohibited by law.

General Conditions: All federal, state, and local laws and regulations apply. Void where prohibited by law. Member accounts must be in good standing to qualify to win. All taxes associated with the receipt or use of any prize is the sole responsibility of the winner. Prize value may be subject to 1099-MISC IRS reporting. The Credit Union reserves the right to suspend, modify or terminate this contest at any time and for any reason and the Credit Union shall have no responsibility or liability therefore. The Credit

Union reserves the right to void any suspect, incomplete, or illegible entries. Decisions of the Credit Union regarding the contest and its administration are final, binding, and cannot be appealed.

Release: By entering, entrants agree to release and hold harmless the Credit Union from any losses, injuries, or damage of any kind arising from or in conjunction with participation in this contest, including but not limited to acceptance of, or use of the prize or participation in the event.

Rules: For an additional copy of these Official Rules or the winner name, send a self-addressed, stamped envelope, specifying your request to: Compass Community Credit Union – Refer-A-Friend, P.O. Box 1268, Eureka, CA 95502.

New members need to qualify for membership. A savings account with a \$5 minimum deposit is required for membership. Checking accounts and loans are subject to credit approval. Rates, terms and conditions can change anytime without notice. No purchase necessary to enter to win drawing. Void where prohibited by law.

Credit Union: Compass Community Credit Union, 321 Wabash Avenue, Eureka, CA 95501. Federally Insured by NCUA.