



**Official South Jersey Federal Credit Union
President's Day Auto Loan Promotion Rules
("Official Rules")**

CONSUMER DISCLOSURE

You are not yet a winner. No purchase or payment of any kind is necessary to enter or win this "chance drawing." Grand Total Value of any one prize does not exceed \$500. Odds of winning depend on the number of eligible entries received. South Jersey Federal Credit Union **President's Day Auto Loan Promotion** (the "Prize Drawing") is sponsored by South Jersey Federal Credit Union, 1615 Hurffville Road, P.O. Box 5530, Deptford, NJ 08096 ("SJFCU"). SJFCU and its agents, together, hereinafter will be referred to as "SJFCU." Participating in the **President's Day Auto Loan Promotion** constitutes the entrant's ("you" or "your") full and unconditional agreement and acceptance of these Official Rules, including the decisions of the judges, which are final on all matters relating to the drawing.

1. No purchase is necessary to enter or win. A purchase or transaction will not improve your chances of winning. Void where prohibited. No facsimile or mechanically reproduced entries allowed.

2. How to Enter: To enter the **President's Day Auto Loan Promotion** a person must apply for a new or used motor vehicle loan (excludes Recreational Vehicle ("RV") loans) between 2/10/2020 through 2/29/ 2020. Upon receipt of a *completed* loan application, you will automatically be included in the random drawings. A completed application is one that is fully executed, on an official SJFCU loan application with authorization to obtain your credit report. Application for a loan does not guarantee that a loan will be granted. Approval for loans take into considerations several different factors, such as credit score, credit history, loan to value, fair market value of vehicle, debt to income ratio, term of loan requested, and several other factors. Only one entry per person.

You may also enter by writing your name, address and phone number and the words **President's Day Auto Loan Promotion** on a 3" x 5" postcard and mailing it to SJFCU, 1615 Hurffville Road, P.O. Box 5530, Deptford, NJ 08096. Limit one entry per postcard. Only one entry per person. Mail-in entries must be postmarked and received by 11:59 pm on 2/29/2020. SJFCU assumes no responsibility for printing errors, lost, late, damaged, misdirected, illegible or incomplete entries. Entries void if defective, altered, forged, or obtained outside authorized channels. Contest ends at midnight on February 29, 2020. Winner will be notified by phone or mail.

3. Who Can Enter: The Drawing is open to any member of SJFCU in good standing 18 or older who enters following the requirements. Employees and board members of SJFCU, their spouses and immediate family members, volunteers, agents and contractors are not eligible to enter.

4. Prize Details: Three winners will be randomly drawn from all members who apply and sent in a postcard during the contest period. The first prize is one \$500 Visa Gift card, the second prize is one 50-inch Smart TV, valued at \$300, and the third prize is one \$250 gift card for the Borgata hotel. All taxes on prizes, and all other expenses not specified herein, are the responsibility of the winner. It is the responsibility of the winner to report any winnings as income to the IRS. Prizes are non-transferable. No substitutions.

5. Drawing Date; Selection of Winners: The **President's Day Auto Loan Promotion** drawings will take place on March 16, 2020, at Noon at the corporate office of SJFCU at the address provided above. Random drawing to select one winner will be made from among all eligible entries received. Judges' decisions are final.

6. Notification and Redemption: If you are drawn as the winner, SJFCU will attempt to notify you via mail, email and/or phone after the drawing. If the winner does not respond within 72 hours or declines the prize, another winner will be randomly chosen. You will be invited to the main office of SJFCU to receive your prize. Prize is non-transferable and official photo identification (driver's license, passport, etc.) must be presented to receive your prize. In the event of noncompliance with these Official Rules, or if prize notification is undeliverable, prize will be forfeited and an alternate winner will be randomly selected.

7. Odds of Winning: Odds of winning depend on the total number of eligible entries determined at the time of drawing.

8. Use of Entrant and Winner Information: The information that you provide in connection with the Drawing may be used by the Credit Union to send you information about its products and services. If you would like your information removed from the Credit Union's mailing list, if you do not wish to receive information from the Credit Union or if you would like to be removed from the Credit Union's mailings regarding this promotion, write to SJFCU at 1615 Hurffville Road, P.O. Box 5530, Deptford, NJ 08096. SJFCU will process your request within 60 days.

9. Publicity: Acceptance of a prize constitutes permission for SJFCU to use the winner's name, likeness, voice and comments for advertising and promotional purposes in any media now known or hereafter invented without limitation and without additional compensation unless prohibited by law.

10. Restrictions: The following are prohibited and will result in automatic disqualification from the Drawing: (1) using any method that artificially increases odds of winning; (2) non-compliance with these Official Rules; and (3) any other act which SJFCU or the official judges determine, in their sole discretion, jeopardizes the integrity or proper conduct of the Drawing.

11. Winner List: The name of the winner and a copy of these Official Rules are available by sending a self-addressed, pre-stamped envelope with your request to "SJFCU, 1615 Hurffville Road, P.O. Box 5530, Deptford, NJ 08096."

12. General Terms and Conditions: This Drawing is void where prohibited by law and is subject to all applicable federal, state, and local laws and regulations. SJFCU reserves the right to terminate or withdraw the Drawing at any time, by posting a notice at the participating branches. If the Drawing is terminated before the end date, SJFCU will determine winner in a random drawing from all eligible entries received as of the termination date. By participating in the Drawing, each participant agrees to release and hold SJFCU and each of their respective employees, officers, directors, shareholders, agents, their parent companies, affiliates, subsidiaries, advertising, promotion, fulfillment agencies and legal advisors harmless from any and all losses, damages, rights, claims, and actions of any kind in connection with the Drawing or resulting from acceptance, possession, or use of any prize, including without limitation, any loss, personal injury, death, property damage, and claims based on publicity right, defamation, or invasion of privacy. All entries become the property of SJFCU and will not be returned.

13. Resolution of Disputes: Except where prohibited by law, as a condition of participating in this Prize Drawing, each participant agrees that (1) any and all disputes and causes of action arising out of or connected with the above Prize Drawing, or any prizes awarded, shall be resolved individually, without resort to any form of class action, and exclusively by final and binding arbitration under the rules of the American Arbitration Association and held at the AAA New Jersey office nearest Deptford, New Jersey; (2) the laws of the State of New Jersey will govern the enforcement and all proceedings at such arbitration; and (3) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will any participant be permitted to obtain awards for, and each participant hereby waives all rights to claim, punitive, incidental or consequential damages, or any other damages, including attorneys' fees, other than actual out-of-pocket expenses (i.e., costs associated with entering the Prize Drawing), and waives all rights to have damages multiplied or increased.

14. South Jersey Federal Credit Union is not affiliated with Borgata Hotel Casino & Spa, or Visa®.