



**SPACE COAST
CREDIT UNION**

Your life. Your financial watchdog.

Financial Literacy Month Giveaway

OFFICIAL RULES

1. NO PURCHASE NECESSARY TO ENTER OR WIN.

HOW TO ENTER: Beginning on April 16, 2025, at 1:00 p.m. ET through April 30, 2025, at 11:59 p.m., enter the Financial Literacy Month Giveaway on social media in one of two ways: On SCCU's Facebook page at facebook.com/flspacecoastcreditunion by completing all three (3) steps: like the SCCU Facebook page, like the Financial Literacy Month Giveaway post, AND tag 2 people in a comment on the Financial Literacy Month Giveaway post; OR on SCCU's Instagram page at instagram.com/spacecoast_creditunion by completing all three (3) steps: follow the SCCU Instagram page, like the Financial Literacy Month Giveaway post, AND tag 2 friends in a comment on the Financial Literacy Month Giveaway post. You may enter only once, either on Facebook or Instagram; no more than one regular entry per person is permitted. One bonus entry is allowed per person by sharing the Financial Literacy Month Giveaway post in either your Facebook or Instagram stories and tagging the SCCU account. Use of any robotic, automatic, programmed, or similar entry method or entering more than the number of times permitted will void all entries and result in disqualification. You may not enter more times than indicated by using multiple email addresses, identities, or devices in an attempt to circumvent the rules.

2. ELIGIBILITY: Open to residents of SCCU's 34-county service area. Complete list of service areas can be found on SCCU.com. Valid Florida State ID required to claim prize. Must be 18 years of age or older as of April 16, 2025. Employees of Space Coast Credit Union ("**Sponsor**"), their employees, affiliates, subsidiaries, and agencies (collectively "**Promotion Parties**"), and members of their immediate family or persons living in the same household are not eligible for this sweepstakes. Void where prohibited.

3. DRAWING: A random drawing will be conducted on or about May 2, 2025, by the Administrator to select the winner[s] from among all eligible entries received. Odds of winning depend on the number of entries received. Potential winner[s] will be notified by a direct message from SCCU on Facebook and/or Instagram, and must sign and return any required Prize Acceptance and Talent Release form and W-9 tax form within three (3) business days of the date the notice is sent or such other date set by Sponsor. Failure to respond within the applicable time period will result in forfeiture of prize and Sponsor shall have the option to award the prize to an alternate winner. The return of any prize notification or prize as undeliverable may result in disqualification and an alternate winner may be selected. All income taxes resulting from acceptance of prize are the responsibility of winner; contact a tax advisor for details. By entering this sweepstakes, entrant accepts and agrees to these Official Rules and the decisions of the Administrator, which shall be final in all matters. Acceptance of a prize also constitutes permission to the Promotion Parties to use winner's name, likeness, and biographical

information for marketing purposes without further compensation or right of approval, unless prohibited by law. All federal and state laws apply.

4. **LIMITATION OF LIABILITY:** By entering this sweepstakes, entrants waive all right to, and hold the Promotion Parties harmless from, any claim, liability, loss, damage (including punitive, incidental, and consequential damages), or expense (including attorneys' fees) arising out of or in connection with participation in this sweepstakes or the acceptance, use, or misuse of any prize. **SOME JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE MAY NOT APPLY TO YOU.** Promotion Parties will not be responsible for: late, incomplete, or incorrect entries; an entrant's failure to receive prize notices due to entrant's spam, junk e-mail, or other security settings or for entrants' provision of incorrect or otherwise non-functioning contact information; technical, hardware, or software malfunctions, lost or unavailable network connections, or failed, incorrect, inaccurate, incomplete, garbled, or delayed electronic communications whether caused by the sender or by any of the equipment or programming associated with or used in this sweepstakes; by any human error which may occur in the processing of the entries in this sweepstakes; or any typographical, technological, or other error in the publishing of the offer, administration of the sweepstakes, or announcement of the prize[s]. If, in the Administrator's opinion, there is such an error, or there is any suspected evidence of tampering with any portion of the sweepstakes, or if technical difficulties (including viruses and bugs) compromise the integrity of the sweepstakes, Sponsor reserves the right to request that the Administrator, at their sole discretion, cancel or modify this sweepstakes in a manner deemed appropriate by the Administrator.

5. **PRIZE[S]:** One (1) Grand Prize will be awarded. The Grand Prize consists of one \$50 Visa e-Gift Card, budget planner, and assorted SCCU merchandise. Total estimated prize value: \$100. Prize consists of only those items specifically listed as part of the prize. Limit one prize per family or household. No substitution or transfer of prize permitted by winner. Sponsor reserves the right to substitute a prize of equal or greater value. All prizes will be awarded. If a potential winner is disqualified for any reason, Sponsor will award the applicable prize to an alternate winner by random drawing from among all remaining eligible entries. Only two (2) alternate drawings will be held, after which the prize will remain un-awarded.

6. **CHOICE OF LAW AND FORUM:** Entrant agrees that all matters arising out of or relating to this sweepstakes and these Official Rules are governed by, and construed in accordance with, the laws of Florida, without giving effect to any of its conflict of law's provisions thereof. Entrant further agrees that any legal suit, action, or proceeding arising out of or relating to this sweepstakes and these Official Rules shall be brought exclusively in the applicable federal or state courts located in Melbourne, Florida.

7. **PRIVACY:** Information submitted with an entry is subject to the Privacy Policy stated on SCCU.com. To read the Privacy Policy, visit sccu.com/privacypolicy.

8. **WINNERS LIST:** For the names of all prize winner(s), available after May 16 2025, send a self-addressed, stamped #10 envelope to: SCCU Marketing, Financial Literacy Month Giveaway List, P.O. Box 419001, Melbourne, FL 32941.

9. SPONSOR: Space Coast Credit Union; 8045 N. Wickham Rd, Melbourne, FL
32940.