

Space Coast Credit Union (SCCU)  
Watchdog Survey Sweepstakes  
OFFICIAL RULES

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES. INTERNET ACCESS IS REQUIRED TO ENTER.

**ELIGIBILITY:**

To enter Space Coast Credit Union's (the "Sponsor") Watchdog Survey Sweepstakes (the "Sweepstakes"), you must be 18 years or older, a U.S. Citizen or legal resident with valid Social Security number or government issued ID at the time of entry, and an SCCU member in good standing. Employees of Space Coast Credit Union, their Board of Directors, Supervisory Committee, their affiliated companies, parent, subsidiaries, service partners, and advertising and promotion agencies (collectively, "Sweepstakes Entities"), and their IRS dependents, immediate families (i.e. parents, children, siblings, spouse) and members of their households (whether related or not) are ineligible to participate in this Sweepstakes. The Promotion is void outside the 50 United States/D.C. and where prohibited.

**HOW TO ENTER:**

The Sweepstakes will occur four times per year, with each drawing pulling from its own pool of entries (the "Sweepstakes Period"): 1<sup>st</sup> Quarter, beginning on January 1, at 12:01 a.m. Eastern Standard Time and ending March 31, at 11:59 pm Eastern Standard Time; 2<sup>nd</sup> Quarter, beginning on April 1, at 12:01 a.m. Eastern Standard Time and ending June 30, at 11:59 pm Eastern Standard Time; 3<sup>rd</sup> Quarter, beginning on July 1, at 12:01 a.m. Eastern Standard Time and ending September 30, at 11:59 pm Eastern Standard Time; and 4<sup>th</sup> Quarter, beginning on October 1, at 12:01 a.m. Eastern Standard Time and ending December 31, at 11:59 pm Eastern Standard Time. There is one (1) way to enter: Members are emailed a Watchdog Survey for each eligible interaction with SCCU. By completing a Watchdog Survey, members are automatically entered into the drawing for that quarter's Sweepstakes Period. The date of survey

completion will determine the quarterly drawing it is entered into, rather than when the survey invitation was sent. Survey invitations are emailed to email address on file for the member, and SCCU is not responsible for lost or misdirected entries. By entering the Sweepstakes, participants are acknowledging acceptance of these official rules. Limit one (1) entry per survey; proxies are not permitted. By entering, entrants agree to receive marketing and promotional materials from SCCU.

#### PRIZES:

One (1) Grand Prize will be awarded per quarterly drawing. The Grand Prize consists of one cash prize valued at one thousand dollars (\$1,000), which will be deposited into the winner's SCCU membership savings account. Each Grand Prize winner is responsible for all federal, state and local taxes, and any other expenses related to acceptance and use of the prize. No prize substitution, except at Sponsor's sole discretion or as otherwise provided herein.

#### ODDS:

The odds of winning will depend upon the total number of eligible entries received.

#### DRAWINGS:

Each quarter's Grand Prize will be awarded in one (1) random drawing conducted by SCCU within 5 business days following each quarter. For example, the 1<sup>st</sup> Quarter drawing from among all eligible entries received January 1-March 31 will be held during the first week of April, and so forth.

#### NOTIFICATION OF GRAND PRIZE WINNERS:

The decisions of the Sponsors are based on their sole discretion and interpretation of these official rules and are final and binding in all respects. The potential Grand Prize winners will be contacted by email and/or phone within ten (10) business days of the drawings. We will make two attempts to notify a potential winner. If a potential winner cannot be reached within ten (10) business days from the first notification attempt, then such person shall be disqualified and an alternate winner will be selected.

## PRIZE CONDITIONS:

Limit one (1) Grand Prize per winner during each Sweepstakes Period. The potential Grand Prize winner will be required to attend a prize presentation and photo opportunity at their expense within twenty (20) business days from first notification attempt at a designated SCCU branch, located within the state of Florida. The potential Grand Prize winner will execute an affidavit of eligibility, a liability release and a publicity release and other documents including but not limited to tax documents, as applicable, except where prohibited by law. Such documents must be returned by the date and/or time indicated within such documents. If a potential Grand Prize winner fails to return such documents within that time, or fails to appear at the prize/check presentation, or if a potential prize winner is found to be ineligible, or if he/she does not comply with the Official Rules, then the potential prize winner will be disqualified and an alternate prize winner will be selected through a random drawing by the Sweepstakes Sponsor from the remaining entries. If the prize notification is returned as undeliverable, this will result in disqualification and an alternate winner will be selected.

Potential winners must report prize income to the Internal Revenue Service (consult a tax advisor). In the event it is deemed during the verification process that potential winner does not have a unique, personal and valid Social Security number for Sponsor to report the tax liability associated with acceptance of the prize, potential winner will be disqualified and an alternate winner will be selected. Except where prohibited by law, the winner's entry and acceptance of the prize constitutes permission for the Sweepstakes Entities to use said winner's name, photograph, likeness, statements, biographical information and voice on a worldwide basis, and in all forms of media, in perpetuity, without further compensation.

If a winner is a member of SCCU with accounts that are delinquent or past due, then the amount owed SCCU will be deducted from the Approximate Retail Value of the prize. The remaining dollar value (if any) will be awarded to the member as a check in the amount of prize balance.

## **SWEEPSTAKES CONDITIONS:**

This Sweepstakes is subject to all applicable federal, state and local laws. By participating, entrants and their participating entities agree to be bound by these Official Rules and the decisions of the Sponsor and waive any right to claim ambiguity in the Sweepstakes or these Official Rules. Sweepstakes Entities are not responsible for lost, late, misdirected, undeliverable, illegible, or incomplete entries, whether due to system errors or failures, faulty transmissions or other telecommunications malfunctions, entries not received resulting from any hardware or software failures of any kind, lost or unavailable network connections, failed, incomplete or garbled computer or telephone transmissions, typographical or system errors and failures, faulty transmissions, technical malfunctions, or otherwise. Sponsor may prohibit an entrant from participating in the Sweepstakes or winning the prize if, in its sole discretion, it determines that said participant is attempting to undermine the legitimate operation of the Sweepstakes by cheating, hacking, deception, or other unfair playing practices (including the use of automated quick entry programs) or intending to annoy, abuse, threaten or harass any other participants, Sponsor, or Sweepstakes Entities. If for any reason this Sweepstakes is not able to be conducted as planned, including, but not limited to, adverse weather conditions, infection by computer virus, bugs, tampering, unauthorized intervention, fraud or any other causes beyond the reasonable control of the Sweepstakes Sponsor which corrupt or affect the administration, security, fairness, integrity or proper conduct of the promotion, then Sponsor reserves the right at its sole discretion to cancel, terminate, modify or suspend the Sweepstakes.

**CAUTION: ANY ATTEMPT BY AN ENTRANT TO DELIBERATELY DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSORS RESERVE THE RIGHT TO SEEK REMEDIES AND DAMAGES (INCLUDING ATTORNEY'S FEES) FROM ANY SUCH ENTRANT TO THE FULLEST EXTENT OF THE LAW, INCLUDING CRIMINAL PROSECUTION.**

## NO LIABILITY:

By entering, entrants and the Grand Prize winners agree to comply with all Official Rules as stated and agree to release, discharge, indemnify and hold harmless the Sweepstakes Entities and each of their respective officers, directors, employees, representatives and agents from and against any claims made by winners, entrants, or any other third parties, related in any way to the operation of this Sweepstakes as well as any other claims, damages or liability due to any injuries, damages or losses to any person (including death) or property of any kind resulting in whole or in part, directly or indirectly, from acceptance, possession, misuse or use of any prize or participation in any Sweepstakes-related activity or participation in this Sweepstakes.

## WINNER'S LIST/RULES REQUEST:

For the name of the Grand Prize winners, or to receive an additional copy of these Official Rules, send a self-addressed, stamped business-size (#10) envelope to: SCCU Watchdog Survey Sweepstakes, P.O. Box 419001, Melbourne, FL 32941-9001. Please specify "Rules" or "Winners" in your request.

**SPONSOR:** This Sweepstakes is being sponsored by Space Coast Credit Union, Marketing Department, P.O. Box 419001, Melbourne, FL 32941-9001.

SCCU is federally insured by NCUA and an Equal Housing Lender.