

# Fort Knox Federal Credit Union

## “Take a Summer Break Sweepstakes” Official Rules

**NO PURCHASE OF ANY KIND IS NECESSARY TO ENTER OR WIN. AN ENTRY MADE THROUGH A QUALIFYING LOAN WILL NOT INCREASE YOUR CHANCES OF WINNING OVER AN ALTERNATIVE ENTRY SUBMITTED BY MAIL OR PERSON. VOID WHERE PROHIBITED BY LAW.**

Fort Knox Federal Credit Union and the Take a Summer Break Sweepstakes (“Sweepstakes”) are in no way endorsed or administered by Facebook.

- 1. ELIGIBILITY:** This Sweepstakes is open to legal residents of the 50 United States and the District of Columbia. Must be 18 years or older at the time of entry. Void where prohibited. The Fort Knox Federal Credit Union Take a Summer Break Sweepstakes begins on June 1, 2018 at 9:00 A.M. Eastern Time (“ET”) and ends on September 28, 2018 at 5:00 P.M. ET. The following persons are NOT eligible to enter the Sweepstakes:
  - A. employees of Fort Knox Federal Credit Union, its affiliates, subsidiaries, advertising/promotional agencies, board members officers or employees;
  - B. officers, employees or agents of any organizations directly involved with this Sweepstakes, including any co-sponsor of the Sweepstakes;
  - C. immediate family members (spouse, parents, siblings, and children) and persons living in the same household as the persons identified in (A) or (B) above
  
- 2. TIMING:** The Sweepstakes begins on Friday, June 1, 2018 at 9:00 A.M. ET and ends Friday, September 28, 2018 at 5:00 P.M. ET. All entries must be received by Tuesday, October 2, 2018 at 5:00 P.M. ET to be included in the Sweepstakes. Fort Knox Federal Credit Union’s computer will be the official timekeeping device for the Sweepstakes’ electronic entries.
  
- 3. HOW TO ENTER:**
  - A. Enter by originating a new, used, or non-FKFCU refinanced auto or Recreational Vehicle (RV) loan with FKFCU. During the Sweepstakes Entry Period, when you originate an auto or RV loan you will automatically receive one (1) entry into the Sweepstakes per loan originated. Existing loans with FKFCU are excluded from entry.
    - Recreational Vehicle includes but is not limited to motorcycles, ATVs, UTV’s, boats, jet skis, etc.
  - B. Alternate Entry Method- Complete the free entry form at the end of this document and mail it in a sealed, stamped envelope to:
    - Fort Knox Federal Credit Union  
ATTN: Marketing  
P.O Box 900,  
Radcliff KY 40159-0900
    - Entries submitted by mail must be postmarked no later the (date) and must be received no later than (date that is a couple of days later)
  - C. Limit one (1) alternative entry per person. All qualifying loans will receive one (1) entry. Any attempt by any entrant to obtain more than the stated number of entries by using multiple/different addresses, identities, registrations, or any other methods will be void and

your entries and you will be disqualified. Use of any automated system to enter is prohibited and will result in disqualification. Sponsor is not responsible for lost, late, incomplete, invalid, unintelligible or misdirected entries all of which will be ineligible to win a prize. Potential winners of any prize may be required to show proof of ID to be awarded the prize. All entries become the sole and exclusive property of Sponsor and will not be returned or cancelled.

**NOTE: Submission of an entry form constitutes authorization for Fort Knox Federal Credit Union to contact the entrant for the purposes of soliciting new or additional business.**

**4. ODDS OF WINNING:** The odds of winning will depend upon the actual number of entries Fort Knox Federal Credit Union receives to this Sweepstakes. A list of winners may be obtained by sending a stamped, self-addressed envelope, postmarked no later than Friday, September 28 to Fort Knox Federal Credit Union ATTN: Marketing Dept. P.O. Box 900, Radcliff, KY 40159-0900; Residents of VT may omit return postage.

**5. RANDOM DRAWING:** On or about Thursday, October 18 at 11:00 A.M. ET, a random drawing will be conducted from among all eligible entries received under dual control. The official time keeping device for the drawing will be the computer operated by Fort Knox FCU. There will be three (3) prize winners ("Winners") drawn in total. The winners will be notified as outlined in Section 8 - "Claiming Prize" (below). Winners need not be present to win.

**5. PRIZE:** Three (3) winners will be randomly drawn as described in Section 5. Each winner will select which prize they would like from options "A", "B", or "C" (below). Winners will pick up their prize at Fort Knox Federal Credit Union Main Branch, 3939 S. Dixie Blvd, Radcliff KY 40160 November 12-23 excluding weekends. FKFCU reserves the right to exchange a prize for one of equivalent value at its discretion.

A. The Ultimate Tailgating Package

- Omaha Steak package (approx. \$199.99 value)
- University of Kentucky v. University of Louisville Football Game Tickets
- Parking Passes
- Yeti Cooler (Tundra 50)
- \$250 Gift Card to "Gear Up"
- Approximate Retail Value of the Ultimate Tailgating Package is \$1980.00

B. Weekend on Lake Cumberland

- Certificate for a 3 night, weekend on "Tiny Blue Houseboat" docked at Lee's Ford Resort Marina.
- \$200 towards the fuel for the "Tiny Blue Houseboat"
- Approximate Retail Value of the Weekend on Lake Cumberland Package is \$2015.00

(Note: Pricing for Package B is based on the booking dates of 10/1/2018- 10/31/18. Pricing does not include additional charges for 6% tax and 4.3 % Corps of Engineers Fees, is subject to change and is out of the control of Fort Knox FCU.)

C. Escape! To Nashville

- \$1300 Gaylord Opryland Resort Hotel gift certificate
  - i. 3 night Exterior View 1 King or 2 Queen room valued at \$336/night
  - ii. includes \$87 per night parking fee
- \$50 gas station gift card

- \$500 Visa gift card for meals and entertainment
- Approximate Retail Value of the Escape! To Nashville Package is \$1,850.00

Failure by entrant to respond to the initial verification within five (5) days of notification after three (3) attempts will result in disqualification and Administrator will select an alternate winner in the same manner.

**6. PRIZE RESTRICTIONS:** Prize is not transferable. Federal, state and local taxes and any expenses relating to the acceptance and use of the prize are the responsibility of the winner and a Form 1099-MISC will be issued at 2018 year end. Additional restrictions may apply. All federal, state and local laws and regulations apply. Fort Knox Federal Credit Union shall only be responsible for awarding the number of prizes as stated in these rules. Fort Knox Federal Credit Union expressly disclaims any responsibility or liability for injury or loss to any person or property relating to the delivery and/or subsequent use of prizes awarded.

**7. CLAIMING PRIZE:** All properly claimed prizes will be awarded. Winners will be notified by phone on or about Friday, October 26 after 11:00 A.M. ET. As a condition of winning the prize, the winners may be asked to complete, sign, and return an Affidavit of Eligibility and liability and publicity release, where permitted by law as well as any other applicable forms required by a taxing authority such as form 1099-MISC. If not, prize will be forfeited and an alternate winner selected. The prize is deemed delivered when the winner picks it up at Fort Knox Federal Credit Union. By accepting the prize, the winner consents to Fort Knox Federal Credit Union's use of his/her name, photograph and/or likeness, address, voice and statements made by or attributed to them, in perpetuity, in any and all media now known or hereafter developed (including, without limitation, print, broadcast and Internet), for all legitimate business purposes including advertising and promotional activities without additional compensation, unless prohibited by law. If the Administrator does not receive a response from winner, the corresponding prize will be forfeited and will be awarded to an alternate winner. Should the winners make any false statement(s) in any document referenced above, he or she will be required to promptly return his/her prizes to Fort Knox Federal Credit Union. Any unclaimed prizes will be awarded in a random drawing to be held as necessary.

**8. PRIVACY:** By participating in the Sweepstakes, you hereby consent to Fort Knox Federal Credit Union's collection and usage of your personal information. Fort Knox Federal Credit Union's privacy policy may be found at <http://www.fortknoxfcu.org/images/pdf-privacy-policy.pdf>. Except where prohibited, participation in the Sweepstakes constitutes winner's consent to Sponsor's and its agents' use of winner's name, likeness, photograph, voice, opinions and/or hometown and state for promotional purposes in any media, worldwide, without further payment or consideration in perpetuity.

**10. LIMITATION OF LIABILITY:** By participating in this Sweepstakes, entrants agree to release and hold harmless Fort Knox Federal Credit Union and all respective subsidiaries, affiliates, suppliers, distributors, advertising/promotion agencies, and prize suppliers, and the company's officers, directors, employees and agents (collectively, the "Released Parties") from any and all liability whatsoever for any injuries, losses or damages of any kind arising from or in connection with, either directly or indirectly,

- The awarding, acceptance, receipt, possession, use and/or misuse of any prize awarded herein; and/or
- Participation in the Sweepstakes or any prize-related activities, including but not limited to traveling to or from any prize related activity.

- Upon delivery of the prizes to the winner, Fort Knox Federal Credit Union will be deemed to have awarded the winners and then the winners assume full responsibility for the prize.

**THIS LIMITATION OF LIABILITY APPLIES TO ALL DAMAGES OF ANY KIND, INCLUDING, WITHOUT LIMITATION, DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES, LOSS OR DAMAGE TO PROPERTY, AND/OR CLAIMS OF THIRD PARTIES.**

**11. MISCELLANEOUS CONDITIONS:** By participating, entrants agree: 1) to be bound by and comply with these Official Rules, and 2) that all decisions of the judges and of Fort Knox Federal Credit Union with regard to this Sweepstakes are final and binding in all respects. Winners must consent to their names being published on a list of winners. This Sweepstakes is an independent sweepstakes. Should an unforeseen event occur that cannot be reasonably anticipated or controlled and this unforeseen event affects the fairness and/or integrity of this Sweepstakes, Fort Knox Federal Credit Union reserves the right at its sole discretion to cancel, terminate, modify or suspend this Sweepstakes. This right is reserved whether the unforeseen event is due to human or technical error, acts of nature or any other factor beyond the Sponsor's reasonable control. If a solution cannot be found to restore the integrity of the contest, Fort Knox Federal Credit Union reserves the right to select a winner from among all eligible entries received before the Sweepstakes is canceled, changed or suspended. Persons found tampering with or abusing any aspect of this Sweepstakes will be disqualified. Fort Knox Federal Credit Union reserves the right to correct any typographical, printing, computer programming or operator errors. Any attempt by any person to deliberately undermine the legitimate operation of the Sweepstakes may be a violation of criminal and civil law, and, should such an attempt be made, Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

**12. DISPUTES:** Except where prohibited, entrant agrees that: (1) any and all disputes, claims and causes of action arising out of or connected with this Sweepstakes or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the United States District Court – Western District of Kentucky or the appropriate Kentucky State Court located in Hardin County, Kentucky; (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Sweepstakes, but in no event attorneys' fees; and (3) under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, indirect, punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased.

**13. CHOICE OF LAW:** All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the entrant and Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the Commonwealth of Kentucky without giving effect to any choice of law or conflict of law rules (whether of the Commonwealth of Kentucky or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the Commonwealth of Kentucky.

**14. SPONSORED BY:** Fort Knox Federal Credit Union, 1175 Pershing Drive, Fort Knox, KY 40121.

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**Take a Summer Break Alternate Entry Form**

Please fill out this form completely to be eligible:

Name: \_\_\_\_\_ Birthdate: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_

Zip: \_\_\_\_\_ Phone: \_\_\_\_\_ Email \_\_\_\_\_

I consent to all Official Rules: Signature: \_\_\_\_\_