



## **2023 ICU Day People Helping People Official Contest Rules**

**PROMOTION PERIOD:** Promotion begins on September 29, 2023 at 8:30am PDT and ends October 19, 2023 at 4:00pm PDT.

**TO ENTER:** Cutting Edge members may enter by sending a photo and brief story or explanation of how they serve their community to [marketing@cuttingedgefcu.org](mailto:marketing@cuttingedgefcu.org). Entrants must be current CEFCU members, and their entry must include both a photo and write-up to be entered to win.

Additionally, by willingly submitting a photo and write-up, entrants are consenting to CEFCU sharing their photo and story on the Credit Union's social media and website.

To enter without purchase or obligation: print your name, address, city, state, zip code, and phone number on a 3"x5" card and the words *"Cutting Edge Federal Credit Union's 2023 International Credit Union Day People Helping People Photo & Story to Win a Visa Gift Card Drawing Contest."*

Mail it to:

Cutting Edge Federal Credit Union

P.O. Box 22192

Milwaukie, OR 97269

Entries must be postmarked no later than October 14, 2023 to be entered into the drawing.

**DRAWING INFORMATION:** Winner selection will be conducted by random drawing on October 20, 2023; winner will be notified by phone or email. Winner need not be present to win. Winner is not obligated to accept the prize. If winner refuses to accept the prize, a new winner will be drawn at random. Odds of winning depend on the number of entries received. Prize is non-transferable and no prize substitutions or exchanges will be allowed except at the sole discretion of the Credit Union. Prizewinner is responsible for any federal, state, and local tax liability.

**CONTEST PRIZE:** One winner will be selected. The prizewinner will receive a \$50 Visa<sup>®</sup> Gift Card. Retail value of the prize is \$50.00. Taxes, insurance, and all other expenses associated with acceptance and use of the prize not stated herein is the sole responsibility of the prizewinner. All prize details are at CEFCU's sole discretion.

**CONSENT AND RELEASE:** By entering the Promotion, each entrant releases and discharges CEFCU, and any other party associated with the development or administration of this Promotion, their parent, subsidiary, and affiliated entities, and each of their respective officers, directors, members, shareholders, employees, independent contractors, agents, representatives, transferees, and assigns (collectively, "Sponsor Entities") from any and all liability whatsoever in connection with this Promotion, including without limitation legal claims; costs; injuries; losses or damages; and demands or actions of any kind (including without limitation personal injuries, death, damage to, loss or destruction of property, rights of publicity or privacy, defamation, or portrayal in a false light) (collectively, "Claims"). Except where prohibited: (i) acceptance of a prize constitutes the consent of any winner, without further compensation, to use the name and likeness of such winner for editorial, advertising and publicity purposes by CEFCU; (ii) acceptance of a prize constitutes a release by any winner of the Sponsor Entities of any and all Claims in connection with the administration of this Promotion and the use, misuse, or possession of any prize; and (iii) potential winner may be required to submit an affidavit of eligibility (including social security number) and a liability and/or publicity release. Affidavits and releases must be returned within ten (10) days from the date that CEFCU first tries to notify the potential winner. If winner is deemed to be a minor under the jurisdiction of his/her residence, the prize will be awarded in the name of the minor's parent or legal guardian who must execute the necessary affidavit and release.