



American First Credit Union \$500 Gas Card Giveaway Sweepstakes OFFICIAL RULES

American First Credit Union (AFCU) is "the sponsor" or the "Credit Union" of the \$500 Gas Card Sweepstakes. Our mailing address is PO Box 2477, Brea CA 92822.
Toll-free Telephone: (800) 290-1112.

NO PURCHASE, OBLIGATION OR TRANSACTION NECESSARY TO WIN.

ELIGIBLE ENTRANTS

To enter the Sweepstakes, you must be a legal U.S. resident, at least 18 years of age, a current member, or must live, work, worship, or attend school within the zip codes served by AFCU. Only one entry per offer will be eligible.

THE PRIZE

The Prize: five (5) gas cards valued at \$100 each will be awarded to five (5) individual eligible participants. Odds of winning estimated based on number of eligible entries or approximately 1 in 500. The \$100 value cards will be awarded in the form of a brand gas card or a gift card.

PROMOTIONAL PERIOD

The promotional period will begin May 21, 2021 at 12:00 a.m. Pacific Time (PT) and ends on September 30, 2021, at 11:59 p.m. PT.

ENTRY PROCEDURES

You may enter one of two ways: 1) Members who use their auto loan pre-approval offer during the promotional period and direct auto loans funded during promotional period will be automatically entered into the Sweepstakes; or 2) You may enter the Sweepstakes drawing by mailing a 3" x 5" card with your name, address, age (must be at least 18 years of age), and telephone number in an envelope to AFCU mailing address. All entries must be original entries. Entries submitted by mail become the property of AFCU and will not be returned. If sent by mail, your entry materials must be postmarked no later than end of promotional period and received by AFCU before September 30, 2021 at midnight in order to qualify. Only one entry per offer will be eligible. All entries have an equal chance of winning.

SELECTION PROCEDURES

AFCU will select five winners on or before October 15, 2021. AFCU staff will select winners by random selection from eligible entries. The Board of Directors of AFCU or their designee will resolve questions concerning any aspect of the Sweepstakes winners, and any such resolution will be final.

AFCU will notify each winner by mail or telephone within three (3) business days of selection. Each winner will be asked to sign a participant release form and must hold a valid driver's license or a valid government issued identification card. AFCU will make its best reasonable effort to contact the winners. If a winner cannot be contacted within three (3) business days, an alternate winner will be selected.

If any selected winner is from an entry by ineligible persons or an entry, which was made as the result of an error, that selected winner will be disqualified and an alternate entry will be selected. Contestant's disqualification is solely at the discretion of AFCU. If you are not selected, you may obtain the name of the winners by sending a self-addressed, stamped envelope to AFCU mailing address.

Winner must not have any loans with the Credit Union that are delinquent 60 days or longer, and not have had a past or present loan or account with the Credit Union that caused the Credit Union to suffer a dollar loss. If winner does not qualify, another entry will be selected at random.



American First Credit Union

\$500 Gas Card Giveaway Sweepstakes

OFFICIAL RULES

WINNER DISCLOSURE

As a winner, you will be asked to sign an affidavit of eligibility and liability/publicity release. Each winner gives permission to use their name, city, biographical data, testimonial, and photograph for advertising and promotional purposes without additional compensation, and this testimonial becomes property of AFCU unless applicable law prohibits such use. Winner is solely responsible for all applicable federal, state and local taxes and any expenses associated with the prize, unless otherwise indicated. The Credit Union will follow all federal and state tax laws for withholding of taxes on Drawing winnings. Winnings will be reported on an annual 1099 MISC statement sent by the Credit Union.

Winning members taxpayer identification number listed on account will be reported to the Internal Revenue Service. Such reporting will be required for the account to win a prize. If non-member wins, winner must provide a valid tax i.d. number on a signed IRS Form W9.

DECISIONS

By entering into the Sweepstakes, entrants agree to abide by and be bound by these Official Rules, and to accept the decisions of the Credit Union as final. Entrants also agree to hold the Credit Union and each of its officers, directors, employees, members and representatives, and agents harmless from any liability arising from participation, or the acceptance of a prize. The Credit Union and each of its officers, directors, employees, members, and representatives, and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of entrants and/or winners arising from, or in connection with, acceptance of prizes awarded or participation in this Sweepstakes. The Credit Union is not responsible for stolen, lost, late, misdirected, damaged, incomplete, illegible, or postage-due mail or entries; or for transactions that are processed late or incorrectly, or are lost or not received due to any reason. The Credit Union reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Sweepstakes and prize redemption.

LIMITATION OF LIABILITY

AFCU is not responsible for typographical or other errors or omissions in the printing, the offering or the administration of the Sweepstakes, or in the announcement of the Prize. Entrants accept and agree to be bound by the Official Rules and the decisions of AFCU, which reserves the right to add, delete or revise these Official Rules as necessary without notice. These rules supersede any published advertising.

There is no substitution, transfer, or cash equivalent for the Prize, except that AFCU may, at its sole discretion, substitute prizes of comparable value. The Prize is limited to the item listed above and does not include taxes, gratuities or any other expenses associated with use of the Prize.

MISCELLANEOUS

AFCU will award the Prize. The Prize is non-transferable and substitution requests of the Prize are not permitted. The Sweepstakes is subject to all applicable federal, state and local laws. Void where prohibited or restricted by law. Payment of any federal state or local taxes will be the obligation of each winner. Any costs not specifically identified herein are the responsibility of each prize winner.