

DFCU St. George First Time Homebuyer Contest Rules

Binding Agreement. By participating in any DFCU contest you acknowledge that you have read and agree to be bound by these DFCU General Contest Rules (“Contest Rules”). These rules apply to any contest DFCU offers unless more specific contest rules apply.

Definitions. As used in these Official Contest Rules, the terms “you” and “your” mean those who enter the contest by completing the steps described in the Contest Materials. “Contest Materials” means the material or media that DFCU uses to announce and market the contest and/or this document.

Prizes. The prize is limited specifically to the award described in the Contest Materials which is a \$100.00 VISA gift card.

Eligibility. Any lawful U.S. resident over the age of eighteen (18) who attends the workshop on February 21, 2019 is eligible to win.

Entry. Enter to win by attending the First Time Homebuyer Workshop and entering your name, phone number and email address in the random drawing. Unless stated specifically in the Contest Materials you may not enter more than once per contest.

Selection and Announcement of Winners. Winners will generally be announced and notified within 24 hours of the close of the contest but DFCU reserves the right to announce and notify the winner up to one week after the close of the contest. Winners will be notified through any means available to DFCU and in DFCU’s sole discretion (e.g. telephone, email, Facebook message, etc.)

Redeeming the Prize. Within 24 hours after DFCU has notified or attempted to notify a winner, the winner must contact DFCU to work out the delivery/pickup of their prize within a reasonable timeframe. If delivery/pickup does not occur within a reasonable timeframe or the winner does not contact DFCU then DFCU, in its sole discretion, may select another winner and the original winner will forfeit his/her prize. Each winner will be required to provide valid identification to redeem their prize.

Odds. The odds of winning are dependent on the number of entries received.

Public Disclosure. Winners may, in the sole discretion of DFCU, be announced publicly through outlets such as, but not limited to, Facebook, YouTube, and Twitter or other media not necessarily related to social media. As a condition to claiming the prize, each winner hereby AUTHORIZES DFCU to continuously use their name and photograph free of charge as well as to publicly disclose such information and, if requested, agrees to sign a separate consent form.

Miscellaneous. By participating in any DFCU contest you agree to be bound by these rules. Any violation of these rules will result in loss of eligibility. Any attempt by you to improperly influence the selection of a winner will be grounds for your disqualification. You agree to hold DFCU, its directors, officers, employees, attorneys, and agents harmless from any liability relating in any way to this contest or the prize. The prize is not transferable and may not be substituted. No purchase necessary. Void where prohibited. By entering this contest you

agree to release Facebook or any other social media outlet of any liability in connection with this contest. Further, you understand that this contest is not sponsored, endorsed, or administered by, nor is it associated with Facebook or any other social media outlet.

Lastly, you agree that DFCU may use any information obtained throughout this contest for advertising purposes including, without limitation, by contacting you via email and telephone/cell phone.