

## Murray Branch Reopening Scratch Card Contest Disclosure

Contest Rules:

Dates: Feb. 25 - March 22

Acknowledgement: By participating in this contest, you acknowledge that you have read and agree to be bound by these contest rules.

Participants in the contest must be DFCU members and 18 years old or older. Members will receive one scratch card for each qualifying act that is completed. Members shall complete each act only once. Prizes must be redeemed at the Murray Branch. Participants have until March 31st to claim their prize. Scratch cards are transferable; however, the person in receipt of the transferred card must also be a DFCU member in order to redeem. If the number of qualifying acts is less than the number of prizes, then all of the prizes will not be given away. While supplies last. Winners consent to having their photo and name used for marketing purposes.

Prizes:

- HD TV (1)
- Roku Media Player (20)
- Soda Cup (700)
- \$15 VISA Gift Card (30)
- 1,000 DFCU VISA Platinum Reward Points (50)
- Up to \$200 toward new or existing DFCU Auto Loan payment (2)
- Promotional Item (584)
- Utah or BYU Polo (4)

Qualifying Acts and (“Number of Scratch cards given”)

- Update Member Information - Must include e-mail address (1 card)
- Download Cardhub mobile app and connect card (1 card)
- Apply for a loan or credit card (1 card)
- Open a new checking account (1 card)
- Add DFCU debit or credit card to ApplePay or GooglePay (1 card)
- Add DFCU debit or credit card to Amazon.com as default payment (1 card)
- Fill out referral card for Deseret Insurance Agency, Business Lending, or Wealth Management (1 card)

\*For Cardhub, ApplePay, GooglePay and Amazon, member will need to show their device to a Member Service Representative (“MSR”) for proof of act completion. Updating of member information can be done in a branch with a MSR or by the member on the mobile app. Referral card will be filled out in the branch and given to the MSR.

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 this 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 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 prizes. The prize is not transferrable 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.