

DFCU Auto Loan Payoff Contest Rules

Binding Agreement: By participating in this Auto Loan Contest (“Contest”) you acknowledge that you have read and agree to be bound by the these DFCU Auto Loan Payoff Contest Rules (“Contest Rules”).

Definitions: As used in these Contest Rules, the terms “you” and “your” mean those who enter the Contest by completing the steps described in the herein and in any other Contest Materials. “Contest Materials” means the materials or media that DFCU uses to announce and market the Contest.

Contest Run Time: Contest will be held from June 1, 2019 through July 31, 2019.

Prizes: DFCU will award one (1) grand prize of up to \$15,000 to be paid toward a DFCU auto loan. DFCU will also award two (2) Apple AirPods and three (3) \$100 Visa gift cards.

Eligibility: Any lawful U.S. resident over the age of eighteen (18). DFCU employees, their spouses and children under 18 are ineligible for the Contest. Auto loans must have a minimum loan value of \$10,000 to qualify. Limit one (1) prize per person.

Entry: Enter to win by completing a new DFCU auto loan or refinancing an existing loan that is currently with another financial institution. Refinanced DFCU auto loans are not eligible. There are no limits on entries.

Entry by Mail: Entries may also be made without purchase by mailing a 3”x5” card with your name, home address, day and evening phone numbers, and email address to: Deseret First Credit Union, Marketing Department, P.O. Box 45046, Salt Lake City, Utah 84145-0046.

Selection and Announcement of Winners: Winners will be randomly selected at the end of the Contest Run Time. Winners 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 Prizes: DFCU will apply the amount of the grand prize to the balance of the winner’s DFCU auto loan. If the loan balance is under \$15,000, the prize will be the balance of the loan. Example: If the winner has a total loan balance of \$13,000, the grand prize will be \$13,000. There is no refund check of \$2,000.

All other prizes: 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 his/her 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 his/her 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 HIS/HER 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 the 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 directions, 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. 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.