

# **GREATER HARTFORD POLICE FEDERAL CREDIT UNION**

## **DETAILS, RESTRICTIONS, CONDITIONS, AND TERMS OF THE LOANAPALOOZA CAMPAIGN**

**EFFECTIVE 7/17/17 AND ENDING 9/29/17**

1. **HOW TO ENTER:** Members in good standing of the Greater Hartford Police Federal Credit Union (“Sponsor”) who obtain a loan during the Loanapalooza Promotion between July 17, 2017 and September 29, 2017 will be able to take part in the Prize Drawing (“Drawing”). Limit one entry per person. Entrants must be aged 18 and above and be the primary GHPFCU account holder. Members that do not apply for a loan and wish to enter our giveaway promotion can do so by mailing a 6” x 4” postcard with their name, address and best number to be contacted and writing the following on the back of the postcard: “Yes, I would like to be entered into the giveaway promotion to win the posted prizes offered by Greater Hartford Police Federal Credit Union.” Postcards must be postmarked by September 22, 2017 to be eligible. The loan discount is off all prevailing rates for new loans applied for and approved. Void where prohibited. By participating, all entrants agree to abide by these Official Rules and the decisions of GHPFCU, which are final and binding in all respects.

2. **ELIGIBILITY:** Employees, officers and directors of the GHPFCU, or their parents, affiliates, subsidiaries; their legal advisors, promotional and advertising agencies, as well as the immediate families (spouse, parents, children and siblings, regardless of residence) and household members of such employees, officers or directors (whether related or not), are not eligible to participate in the Drawing.

3. **DRAWING:** Prize winners will be randomly selected in a drawing conducted at 12:00 PM on October 4, 2017 at the GHPFCU branch in Hartford, CT. Odds of winning depend upon the number of eligible entrants. Selected winners will be notified by phone and/or by mail. Selected winners will be required to sign and return an Affidavit of Eligibility and Release within 14 days of its receipt. Prize may be forfeited and awarded to a drawn alternate winner if (1) any affidavit or release is not returned within the stated time frame, (2) prize notification is returned as undeliverable, or (3) prize cannot be awarded to selected winner for any reason.

4. **RELEASE:** By participating in the Drawing and accepting the prize, all entrants consent to the use of their photograph, likeness, voice and/or video for advertising and promotional purposes, including online announcements without limitation and without additional compensation, except where prohibited by law.

5. **PRIZES:**

**Zero Percent Loan Interest on New Loan.**

All interest charges will be waived for the new loan disbursed.

**40” Smart LED HD ROKU TV – Value \$350**

**32” Smart LED HD TV 720p – Value \$300**

**30,000 Scorecard Rewards Points – Estimated Value \$250**

Must have CU credit card.

**Gift Cash – Value \$100**

**Gift Cash – Value \$75**

**Echo Dot – Value \$50**

**Gift Cash – Value \$50 (2 Prizes)**

**Two Dozen Titleist NXT Golf Balls**

**One Dozen Titleist NXT Golf Balls**

No substitution or transfer of prizes by Winners is permitted.

6. **LIMITATION OF LIABILITY:** Sponsor is responsible solely for providing the prizes to the Winners. Any and all warranties and guarantees are subject to the respective prize manufacturer's terms. Sponsor shall not be responsible or held liable in the case of malfunction of any prize item. By participating and accepting the Prize, entrants release and hold harmless Sponsor and its parents, affiliates and subsidiary companies, advertising and promotion agencies and their respective directors, officers, employees, representatives and agents from any and all liability for any injury, loss or damage of any kind to person, including death, and property arising in whole or in part, directly or indirectly, from acceptance, possession, use or misuse of the Prize, participation in any Drawing-related activity, or participation in this Drawing.

7. **TAXES:** Winners are responsible for all applicable taxes and fees associated with prize receipt. As required by IRS Code the winner(s) will receive a 1099-MISC from the Credit Union for the proceeds and must claim this as income on their Federal and State Personal Tax Return for any prize in excess of \$600. Consult your tax preparer for guidance.

8. **ARBITRATION/CHOICE OF LAW:** This Drawing will be governed by the laws of the State of Connecticut. Any and all legal actions or claims arising in connection with this Drawing must be brought in a court of competent jurisdiction within the United States. By participating in this Drawing, each entrant accepts the conditions stated in these Official Rules, agrees to be bound by the decisions of the judges and warrants that he/she is eligible to participate in this Drawing.

9. **WINNER LIST:** For a complete list of the Drawing winners, send a self-addressed, stamped envelope for receipt by October 6, 2017 to: Greater Hartford Police Federal Credit Union "Loanapalooza Prize Drawing", 253 High Street, Hartford, CT 06103.