

# Premier America Credit Union Member Appreciation “Scratch & Win” Giveaway OFFICIAL RULES

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NO PURCHASE NECESSARY TO ENTER OR WIN. THE FOLLOWING GIVEAWAY IS OPEN ONLY TO LEGAL RESIDENTS OF THE U.S., WHO MEET THE ELIGIBILITY REQUIREMENTS (AS DEFINED IN THE RULES BELOW). VOID ELSEWHERE AND WHEREVER PROHIBITED BY LAW.

**Sponsor:** The Premier America Credit Union Member Appreciation “Scratch & Win” Giveaway (the Giveaway) is being sponsored and operated by Premier America Credit Union (Premier America).

**Promotional Period:** The Premier America Credit Union Member Appreciation “Scratch & Win” Giveaway is valid from 7:00 a.m. Pacific Time (PT) on 03/29/24 to 06:00 p.m. PT on 03/29/24. Giveaway entries must be received by 6:00 p.m. PT on 03/29/24. The Giveaway is subject to all applicable federal, state, and local laws and regulations and is void where prohibited. The Giveaway is subject to change or end without notice.

**Prize:** A total of one (1) \$500.00 Giveaway award (the Prize) will be made to nineteen (19) member winners (one winner per Premier America branch). \$500 will be deposited into member’s share savings or checking account or via a mailed check once eligibility has been confirmed.

**Who May Enter:** The Giveaway is open to all Premier America Credit Union members. The following classes of persons are not eligible to enter the Sweepstakes:

Employees, officers, and directors of Premier America Credit Union (“Sponsor”), Premier America Credit Union Marketing Team (“Giveaway Administrator”), each of their respective franchisees, affiliated companies, subsidiaries, distributors, retailers, printers, advertising and promotion agencies, and any and all other companies associated with the design or execution of this promotion (collectively, “Released Parties”) and the members of the immediate families or households of any of the above, whether or not related. “Immediate family members” includes, for purposes of this promotion, parents (including in-laws), grandparents, siblings (including step-siblings), children (including step-children), grandchildren (including step-grandchildren) and each of their respective spouses.

**How to Enter:** Entry may be accomplished by visiting one (1) Premier America Credit Union branch during the promotion period. Each individual who chooses to participate will complete an entry form and receive one (1) “scratch & win” game card to play while supplies last. Each game prize contains a “scratch & win” area that the eligible person must scratch off to reveal whether or not he/she is eligible to win the corresponding prize indicated. Winner is responsible for scratching their card and claiming their prize with a Premier America team member present. There is a limit of one entry and (1) scratch off card Game Card per person during the Entry Period. Individual may only participate at one Premier America branch.

Our Rankin Center branch located at 2001 Rankin Rd, and our Woodland Hills (Northrop Grumman) branch located at 21240 Burbank Blvd. will not be participating in the Giveaway.

Each entrant who receives a “win” message will be deemed a potential instant prize winner pending confirmation and verification of the entrant’s eligibility and compliance with these Official Rules at the close of the Giveaway, as determined by Sponsor and Administrator in their sole and absolute discretion. Each entrant who receives a “win” message will be contacted by a Premier America representative by April 5, 2024 to claim prize. Instant win prizes may not be transferred to another individual.

**Alternate Entry Method** – Due to the nature of the Giveaway, no alternate entries will be accepted.

**Selection & Notification:** On April 5, 2024, Premier America will deposit \$500 into the winning member's share savings or checking account. If the selected individual winner is not a Premier America member in good-standing, Premier America reserves the right to forfeit the prize. A member in good-standing is defined as having no shares overdrawn, as well as loans not being late for more than 30 days.

All other costs related to prize delivery and acceptance are the responsibility of winner including but not limited to federal, state, and local taxes. The grand prize is non-transferable, and no prize substitution is allowed, except at Sponsor's sole discretion or as provided herein. Sponsor reserves the right to substitute a prize of equal or greater value if an advertised prize becomes unavailable. Other restrictions may apply.

**Additional Rules & Restrictions:** By participating in the Giveaway, entrants agree to abide by and be bound by the Official Rules and the decisions of the Giveaway Administrator, which shall be final in all matters relating to these Giveaway. In the event an entrant wins a prize and is later found to be in violation of these rules, he/she will be required to forfeit the prize or to reimburse the Giveaway Sponsor for the stated value of the prize if such violation is discovered after winner has used the prize. Participation in the Giveaway constitutes permission for the Sponsor and its agencies to use winner's name and/or likeness for purposes of advertising and trade in any media worldwide without limitation or further compensation unless prohibited by law. False, fraudulent or deceptive entries or acts shall render entrants ineligible for any prize.

The Giveaway and Giveaway Sponsor and Administrator are not responsible for any typographical or other error in the printing or advertising of the offer, administration or execution of the Giveaway or in the announcement of the prizes/prize winners. By accepting prizes, winners agree to hold Sponsor, and released parties, from any claims, losses, actions, or damages of any kind, whether actual, incidental or consequential, for injury (including but not limited to death), damages, losses or expenses arising out of or relating to entrant's participation in this Sweepstakes, or the acceptance, possession or use/misuse of any prize, or participation in prize-related activities (including but not limited to travel related thereto), and to assume all liability in connection therewith.

Sponsor, and released parties shall not be liable to any winner, entrant or any other person for failure to supply the prize or any part thereof by reason of any acts of God, any actions, regulations, orders, or requests by any governmental entity, equipment failure, terrorist acts, war, fire, unusually severe weather, embargo, labor dispute or strike, labor or material shortage, transportation interruption of any kind, or any other cause beyond Sponsor, and released parties' sole control. No more than the advertised maximum number of prizes will be awarded for any reason.

**IN CASE OF DISPUTES:** By participating, each entrant agrees that (1) any and all disputes, claims, and causes of action arising out of or in connection with this Promotion, or any prizes awarded, shall be resolved individually, without resort to any form of class action, and any judicial proceeding shall take place in a federal or state court within the **State of California**; (2) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Promotion, but in no event attorneys' fees; and (3) under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental, and consequential damages, and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of entrant and Sponsor in connection with this Promotion, shall be governed by, and construed in accordance with the laws of the State of California, without giving effect to any choice of law or conflict of law rules or provisions (whether of the State of California or any other jurisdiction), that would cause the application of the laws of any jurisdiction other than the State of California.

**Odds:** The odds of being selected as a \$500.00 Giveaway Winner is 1 in 150 or better per branch. In the case where a winner is not selected, the Prize will be deemed un-claimed and no winner will be chosen.

**Winners List:** For a copy of these official rules or name of the Member Appreciation “Scratch & Win” Giveaway winners, please send a self-addressed, stamped envelope to: **Premier America Credit Union /Member Appreciation “Scratch & Win” Giveaway, Attn: Marketing Department, P.O. Box 2178, Chatsworth, CA 91319-9864.**

**Giveaway Sponsor:** The Member Appreciation “Scratch & Win” Giveaway is sponsored by **Premier America Credit Union, 19867 Prairie Street, Chatsworth, CA 91311.** For questions related to the Giveaway, please contact Richard Dedor, VP, Marketing at [Richard.Dedor@PremierAmerica.com](mailto:Richard.Dedor@PremierAmerica.com)

**Giveaway and Rules Provided By:**

Premier America Credit Union  
19867 Prairie Street  
Chatsworth, CA 91311