**LCCU GANAMAX 2.0 PROMOTION**

**OFFICIAL RULES**

NO PURCHASE NECESSARY: NO PURCHASE OR PAYMENT IS NECESSARY TO ENTER. A PURCHASE OR PAYMENT WILL NOT INCREASE YOUR CHANCES OF WINNING. VOID IN PUERTO RICO AND WHERE PROHIBITED BY LAW.

1. Eligibility: Open to individual residents of North Carolina who are age 18 years or older at the time of entry. Corporate account holders and officers, directors, employees, representatives and agents of Latino Community Credit Union (**“LCCU,”** the **“Credit Union”** or **“Sponsor”**) or any prize suppliers, promotional and advertising agencies, co-sponsors, promotion partners and others involved in the administration of the Promotion (including media companies, judges and/or fulfillment houses), and any of their immediate family members (parent, spouse, child, or sibling, and their respective spouses, regardless of residence) of such officers, directors, employees, representatives and agents, and those living in their same households, whether or not related, are not eligible to enter or win a prize.
2. Promotion Period: The LCCU GanaMAX 2.0 Promotion (**"Promotion"**) begins on July 17th, 2023 and ends December 31st, 2023 (**"Promotion Period"**).
3. To Enter: To enter the Promotion:
   1. **Deposit $500.00 or more in your LCCU Money Market account (corporate accounts excluded) during a calendar month in the Promotion Period and agree to be entered automatically into the drawing to qualify for one (1) entry, per account, per month.** Initial minimum deposit of $500 required to open a new account will count as a qualifying deposit. New LCCU Term Certificates opened with the initial minimum deposit of $500 required will count as a qualifying deposit. Limit to one (1) entry per account, per month. Qualifying deposits must be received and posted by midnight Eastern Time on the last day of each month;
   2. **Deposit of $5,000 or more into a LCCU Money Market Account or open a LCCU Term Certificates opened with $1,000.00 or more and agree to be automatically entered in the drawing to qualify for three (3) times entries, per account, per month**. Qualifying deposits must be received and posted by midnight Eastern Time on the last day of each month.). or;
   3. **To enter for free, without making a deposit, on a 3" x 5" postcard, hand print your name, street address, city, state, zip code, email address (optional), area code and telephone number, and mail to: Latino Community Credit Union, LCCU GanaMAX 2.0 Promotion, PO Box 25360, Durham, NC 27702.** Mail-in entries must be post-marked no later than the last day of the month for the applicable drawing and received within seven (7) days after the end of the month for which the drawing is being held. All mail in entries become the Credit Union’s property and will not be returned or acknowledged. The Credit Union is not responsible for lost, late, damaged, misdirected or postage due entries.

Each eligible entry, regardless of method of entry, will have an equal chance of winning. Entries are only eligible to win during the drawing period covered (the month in which the deposit was made or the mail-in entry was post-marked). Non-winning entries from one month will not roll over to the next month’s drawing. By participating, entrants agree to these Official Rules.

1. Drawing: Winners will be selected in a random drawing to be held once per month during the Promotion Period, approximately fifteen (15) days after the conclusion of the previous month, from among all eligible entries received for the previous month. Potential winners will be notified either by e-mail, phone, or via U.S. mail, within five (5) days of the drawing. Each winner may be required to complete, sign and return an affidavit of eligibility, liability release and, if applicable, a publicity release. If requested documents are not returned in a timely manner, if prize notification is returned as non-deliverable, or if a winner is found to be ineligible or not in compliance with these Official Rules for any reason, the prize may be forfeited and an alternate winner will be randomly selected from among all eligible entries for the same drawing period.
2. Prize: For each month during the Promotion Period, one (1) winner will be randomly selected from all eligible entries to choose one (1) of the following 4 different prizes:
   1. **Stainless Steel Gas Grill (ARV: $299.99);**
   2. **Apple iPad - 9th Generation (ARV: $279);**
   3. **Nintendo Switch (ARV: $269.99) and**
   4. **Espresso Coffee Maker (ARV: $289.90).**

Sponsor will award seven (6) total prizes during the Promotion Period (1 for each month in the Promotion Period; total prize value approximately $1,800). Odds of winning depend on the total number of eligible entries received. Winner will be solely responsible for any taxes associated with the prize selected. In the case of a winner who entered by deposit, the prize will only be awarded to or in the name of the primary Money Market account or Term Certificate holder (as determined by LCCU’s records), provided the primary owner satisfies the eligibility criteria. Prizes are non-transferable. Prize substitution is not permitted except at Sponsor’s sole discretion. In the case of unavailability of a particular prize, Sponsor reserves the right to substitute for any of the listed possible prizes in this Section 5. Prize will be delivered in person at an LCCU branch chosen by the winner. Before receiving any prize, the winner must confirm eligibility by verifying his/her identity in person during normal business hours at any LCCU location. If the participant fails to do so within five (5) days after LCCU notifies the participant that the participant is a winner, the participant shall forfeit their prize and a prize will instead be awarded to the first alternate winner chosen in a random drawing from all eligible entries for the same monthly drawing.

1. General Conditions: In the event that the operation, security, or administration of the Promotion is impaired in any way for any reason, LCCU may, in its sole discretion: (i) suspend the Promotion to address the impairment and then resume the Promotion in a manner that best conforms to these Official Rules, or (ii) end the Promotion and award the prize at random from among the eligible entries received up to the time of impairment. LCCU reserves the right in its sole discretion to disqualify any individual it determines to be tampering with the entry process or the operation of the Promotion, or to be acting in violation of these Official Rules or in an unsportsmanlike or disruptive manner. LCCU’s failure to enforce any provision of these Official Rules shall not constitute a waiver of that provision. This Promotion will be governed by North Carolina law. EACH ENTRANT AND WINNER EXPRESSLY AND IRREVOCABLY CONSENTS TO PERSONAL JURISDICTION AND VENUE IN THE STATE OR FEDERAL COURTS SITTING IN DURHAM COUNTY NORTH CAROLINA.
2. Release and Limitations of Liability: By participating in the Promotion, entrants agree to release and hold harmless LCCU, its affiliates, subsidiaries, advertising and promotion agencies, and each such company’s respective officers, directors, employees, representatives and agents (collectively, the **“Released Parties”**) from and against any claim or cause of action arising out of participation in the Promotion or receipt or use of any prize, including, but not limited to, claims related to: (a) unauthorized human intervention in the Promotion; (b) printing errors; (c) lost, late, postage-due, misdirected, or undeliverable mail; (d) errors in the administration of the Promotion or the processing of entries; or (e) injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant’s participation in the Promotion or receipt or use of any prize. As a condition of entering the Promotion, each entrant and winner agrees that: (1) under no circumstances will entrant and/or winner be permitted to obtain awards for punitive, incidental, consequential, indirect or special damages, that any claims, judgments or awards shall be limited to actual out-of-pocket expenses, and that entrants and/or winners waive all rights to have damages multiplied or increased; (2) all causes of action arising out of or connected with this Promotion, or any prizes awarded in this Promotion (or activity related thereto) shall be resolved individually, without resort to any form of class action; and (3) in no event will any entrant and/or winner (or their parent(s)/legal guardian(s) if entrant/winner is a minor in his/her state of residence) be entitled to receive attorneys’ fees.
3. Use of Promotion Information: Acceptance of prize constitutes winner’s permission for Sponsor and its agencies to use winner’s name, address (city and state only), and biographical information for advertising and promotional purposes in any media now existing or hereinafter devised, without additional compensation, notice, review, or approval, unless prohibited by law. See LCCU’s Privacy Policy at [www.latinoccu.org](http://www.latinoccu.org/) for information about how Sponsor uses and stores entrants’ and winners’ information.
4. Winners List: Each winner’s name will be posted in LCCU’s official Facebook and Instagram page on or about the third week of the month. For the complete winners’ list, send a self-addressed, stamped envelope postmarked by July 31st, 2024 to: Latino Community Credit Union, P.O. Box 25360, Durham, NC 27702.
5. Miscellaneous: LCCU may amend the rules or discontinue the Promotion at any time. LCCU disclaims any responsibility to notify entrants of any aspect related to the conduct of the Promotion. Written copies of these rules are available during normal business hours at any LCCU location. The Official Rules are available at: [www.latinoccu.org.](http://www.latinoccu.org/) In the event of any conflict between the rules posted on the  [www.latinoccu.org](http://www.latinoccu.org/) website and any other version of the rules, the version posted on the website will be considered the definitive and controlling version.
6. Sponsor: Latino Community Credit Union, 100 West Morgan Street, Durham, NC 27701.