**LCCU E-STATEMENT CAMPAIGN**

**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: Every member of the credit union that is not enrolled on e-statement being a primary account holder. Corporate account holders and officers, directors, employees, representatives and agents of Latino Community Credit Union (“LCCU” 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.

1. Promotion Period: The LCCU E-statement campaign ("Promotion") begins on Tuesday September 1st 2023 and ends November 30th, 2023 ("Promotion Period"). Monthly drawings will be held for all entries received during each month of the Promotion Period.
2. To Enter: The members who opt-in electronically for e-statements for all products that are active with the Credit union during a calendar month in the Promotion Period and agrees to be entered automatically into the drawing. To enroll they must do it as follows.
3. Visit the website: Visit www.latinoccu.org on a preferred internet browser and click the Member Login button.
4. Log in to the account: Enter user ID and password and sign on.
5. Locate e-statement options: Click the Statements button located under the Accounts tab.
6. Opt-in for e-statements: Select the option to enroll in e-statements.
7. Submit: Submit the changes.
8. The Virtual Center will send a message to the member with a confirmation message or case number.

After enrolling in e-statements, the member should begin receiving electronic versions of the account statements instead of paper statements by mail and the member will automatically be participating in the drawing. We will also take into consideration that that member has not previously enrolled during 3 month before of that current period of drawing.

Additional accounts opened after the enrollment should not be considered. No duplicate enrollments are allowed.

Each eligible entry, will be considered to participate in the drawing of winning. Qualifying e-statement enrollments must be received and posted by midnight Eastern Time on the last day of each month. Entries are eligible to win during the drawing period. Winning entries from one month will not roll over to the next month’s drawing. By participating, entrants agree to these Official Rules. Limit one (1) entry per person.

1. Drawing: Winners will be selected in a random drawing to be held approximately fifteen (15) days after the conclusion of the previous month from among all eligible entries received for that month. Potential winners will be notified either by e-mail, phone, or via U.S. mail, within 15 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 within 15 days of notification. If requested documents are not returned in a timely manner, if prize notification is returned as non-deliverable, or if winner is found to be ineligible or not in compliance with these Official Rules for any reason, the prize will be forfeited and an alternate winner will be randomly selected from among all eligible entries for that drawing period.

1. Prize: For each month during the Promotion Period, four (4) winners will be randomly selected from all eligible entries and win a $50 VISA gift card.

Sponsor will award twelve (12) total prizes (4 for each month in the Promotion Period) (total prize value approximately $600). Odds of winning depend on total number of eligible entries received. Winner will be solely responsible for any taxes and costs associated with the prize. In the case of a winner who has a joint account, the prize will only be awarded to or in the name of the primary account (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, and then only for a prize of equal or greater value. In the case of unavailability of prize, Sponsor reserves the right to substitute a prize of equal or greater value. Prize will be delivered in person at the LCCU branch chosen by the winner. Before receiving any prize, 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 fifteen (15) days after LCCU notifies the participant that the participant is a winner, the participant shall forfeit the prize involved and the prize will 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 term 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.

1. 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, any claims, judgments or awards shall be limited to actual out-of-pocket expenses, and 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.

1. 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.

1. Winners List: Each winner’s name will be posted in LCCU’s official Facebook and Instagram page on or about the second week of the month. For the winners’ list, send a self-addressed, stamped envelope postmarked by June 30, 2024 to: Latino Community Credit Union, P.O. Box 25360, Durham, NC 27702.

1. 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. Copies of 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.

1. Sponsor: Latino Community Credit Union, 100 West Morgan Street, Durham, NC 27701.